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UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

SANDRA MCMILLION, JESSICA ADEKOYA, and IGNACIO PEREZ, on Behalf of Themselves and all Others Similarly Situated, Plaintiffs, v. RASH CURTIS & ASSOCIATES, Defendant.	Case No. 4:16-cv-03396-YGR **DECLARATION OF YEREMEY KRIVOSHEY IN SUPPORT OF PLAINTIFFS' MOTION FOR PARTIAL SUMMARY JUDGMENT** Judge: Hon. Yvonne Gonzalez Rogers

I, Yeremey Krivoshey, declare as follows:

1. I am an attorney at law licensed to practice in the State of California and a member of the bar of this Court. I am an associate at Bursor & Fisher, P.A., counsel of record for Plaintiffs in this action. I have personal knowledge of the facts set forth in this declaration and, if called as a witness, I could and would competently testify thereto under oath.

2. Attached hereto as **Exhibit 1** is a true and correct copy of excerpts from the October 20, 2017 deposition of Daniel Correa.

3. Attached hereto as **Exhibit 2** is a true and correct copy of excerpts from the October 16, 2017 deposition of Nick Keith.

4. Attached hereto as **Exhibit 3** is a true and correct copy of excerpts from the April 13, 2017 deposition of Steven Kizer.

5. Attached hereto as **Exhibit 4** is a true and correct copy of February 17-18, 2014 emails between Defendant's employees, introduced as exhibit 8 at the October 16, 2017 deposition of Nick Keith.

6. Attached hereto as **Exhibit 5** is a true and correct copy of February 24-25, 2014 emails between Defendant's employees, introduced as exhibit 9 at the October 16, 2017 deposition of Nick Keith.

7. Attached hereto as **Exhibit 6** is a true and correct copy of August 3-4, 2015 emails between Defendant's employees, introduced as Exhibit 10 at the October 16, 2017 deposition of Nick Keith.

8. Attached hereto as **Exhibit 7** is a true and correct copy of the Global Connect Customer Manual produced by Defendant in this litigation.

9. Attached hereto as **Exhibit 8** is a true and correct copy of May 27, 2015 email between Defendant's employees, introduced as Exhibit 26 at the October 20, 2017 deposition of Daniel Correa.

10. Attached hereto as **Exhibit 9** is a true and correct copy of a Request for Proposal, drafted by Defendant and produced in this litigation, and introduced as Exhibit 4 at the October 16, 2017 deposition of Nick Keith.

11. Attached hereto as **Exhibit 10** is a true and correct copy of excerpts from the October 24, 2017 deposition of Robert ("Bob") Keith.

12. Attached hereto as **Exhibit 11** is a true and correct copy of the VIC Manual produced on November 2, 2017 by Lex Patterson, the President of DAKCS Software Systems, Inc. (the manufacturer of VIC), in response to Plaintiffs' subpoena in this litigation.

13. Attached hereto as **Exhibit 12** is a true and correct copy of a document titled Rash Curtis & Associates Collection Agency Debt Recovery Services, produced by Defendant in this litigation, and introduced as Exhibit 24 at the October 20, 2017 deposition of Daniel Correa.

14. Attached hereto as **Exhibit 13** is a true and correct copy of November 21, 2016 emails between Defendant's employees, introduced as Exhibit 17 at the October 16, 2017 deposition of Nick Keith.

15. Attached hereto as **Exhibit 14** is a true and correct copy of excerpts from the July 13, 2017 deposition of Plaintiff Ignacio Perez.

16. **Exhibit 15** hereto is an audio file produced by Defendant on October 26, 2017. According to Defendant, the file is actually two calls in one. The first one is completely unrelated to this action and has been produced as confidential pursuant to the Parties' stipulated protective order. Defendant has represented that the second call (non-confidential) is with Plaintiff Adekoya and begins around the 6 minute mark. Accordingly, Plaintiffs request that the Court refrain from listening to the first six minutes of Exhibit 15.

17. Attached hereto as **Exhibit 16** is a true and correct copy of the Patient Information facesheet for Geraldine Caldwell, Plaintiff McMillion's mother, produced by Defendant in this action at RCA – 000281.

18. Attached hereto as **Exhibit 17** is a true and correct excerpt of call logs on Gerladine Caldwell's account, produced by Defendant, showing that Defendant called Plaintiff Adekoya's cellphone number six times (5106925496) using Global Connect prior to speaking with Plaintiff Adekoya on January 13, 2014.

19. Attached hereto as **Exhibit 18** is a true and correct excerpt of call logs on Plaintiff McMillion's account, produced by Defendant.

20. Attached hereto as **Exhibit 19** is a true and correct copy of an email sent by Robert ("Bob") Keith on January 5, 2016, introduced as Exhibit 37 at Bob Keith's October 24, 2017 deposition.

21. A review of Defendant's Global Collect call logs shows that Defendant placed two calls using Global Collect to Plaintiff Adekoya's cellphone number (on April 27, 2016 and April 28, 2016). The call logs have not themselves been attached as an exhibit because of their incredibly voluminous nature.

22. A review of Defendant's TCN call logs shows that Defendant placed two calls using TCN to Plaintiff Adekoya's cellphone number (both on January 25,2 017). The call logs have not themselves been attached as an exhibit because of their incredibly voluminous nature.

I declare under the penalty of perjury under the laws of the State of California and the United States that the foregoing is true and correct and that this declaration was executed in Walnut Creek, California this 11th day of December, 2017

/s/ Yeremey Krivoshey
Yeremey Krivoshey

EXHIBIT 1

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

SANDRA MCMILLION, JESSICA ADEKOYA, and IGNACIO PEREZ, on Behalf of Themselves and all Others Similarly Situated,

Plaintiffs,

v. No. 4:16-cv-03396-YGR

RASH CURTIS & ASSOCIATES,

Defendant.

____

DEPOSITION OF DANIEL CORREI
Walnut Creek, California
Friday, October 20, 2017
Volume 1

Reported by:
KELLY WILLIAMS
CSR No. 6442

JOB No. 2730682

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collections manager?
A. The daily duties of our staff, our collectors, providing inventory to work, pushing for production, monitoring production, making sure everyone's compliant. 09:31
Q. What do you mean making sure everyone's compliant?
A. Mini Miranda, quality assurance given, complying with our collection needs, compliant with policies from our clients.
Q. Were you -- at that time as a collections manager, were you responsible for determining what 09:31 numbers were called by any dialers that Rash Curtis used?
A. Yes.
Q. What dialers that Rash Curtis used between 2010 and 2015?
A. Vic dialer and Global Connect.
Q. When did Rash Curtis start using the Vic 09:32 dialer?
A. We had been using it since I had started. The Vic dialer?
Q. Correct.
A. Yes.
Q. That was in 2010?
A. Uh-huh.

Q. Does Rash Curtis still use the Vic dialer?
A. No.
Q. When did Rash Curtis stop using the Vic dialer?
A. I would say middle of last year roughly.
Q. So the middle of 2016?
A. Uh-huh.
MR. ELLIS: Yeah, so for the record, Dan, uh-huhs and huh-uhs -- 09:32
THE WITNESS: I got you.
MR. ELLIS: -- and head shakes --
THE WITNESS: Sorry.
MR. ELLIS: -- don't translate, so what Kelly would like --
THE WITNESS: Is a clear yes or no?
MR. ELLIS: That's what it is. She can't talk now -- well, she can.
THE WITNESS: I understand.
MR. ELLIS: Okay?
THE WITNESS: Yes.
MR. KRIVOSHEY: Q. Thank you. So from your understanding, Rash Curtis used the Vic dialer from at least 2010 through sometime in the middle of 2016 -- 09:33
A. Correct.
Q. -- is that correct?

Was Rash Curtis using the Global Connect dialer in 2010 when you started?
A. Yes.
Q. And does it still use it now?
A. No, Global Connect, no.
Q. When did Rash Curtis stop using Global Connect?
A. Around the same time, middle of or towards the end of '16.
Q. 2016?
A. Yes.
Q. So as far as you know, Rash Curtis used the Global Connect dialer from 2010 through some point in the middle to end of 2016 -- 09:33
A. Correct.
Q. -- is that correct?
Does Rash Curtis still use a dialer?
A. Yes.
Q. What dialer is that?
A. TCN.
Q. So it now uses only one dialer?
A. Yes.
Q. What is TCN?
A. TCN is a software that we use to dial telephone numbers that we want it to dial. 09:34

Q. Is -- is -- is TCN the successor to Global Connect?

A. Yes.

Q. Do you know are there differences between Global Connect and TCN, or was it just rebranded? What's the difference between the two?

MR. ELLIS: I'm going to object. Lacks foundation, calls for speculation.

You can answer if you know.

THE WITNESS: Just two companies merging offering more services -- more telephone calls. 09:34

MR. ELLIS: He said "more."

MR. KRIVOSHEY: I think he said "more services."

Q. Which companies merged?

A. Global Connect and TCN.

Q. Okay. And so you were the senior director of operations from sometime in 2015 through the present; is 09:35 that correct?

A. Correct.

Q. So what is your job description as a senior director of operations?

A. I interact more with our client services department, our legal department. I oversee those managers.

Q. And how does DAKCS if at all work alongside TCN?

A. They don't really work alongside one another, I would say. It's a collections software. It has nothing to do with our dialing.

Q. Okay. So for TCN to make calls, how are the -- you know, what is the process to get TCN to start making calls? 09:37

A. I pull a batch of numbers on specific accounts that I'd like to call. It generates it into a file. That file I upload it to TCN and instruct TCN to call those numbers that I've loaded.

Q. Okay. Does TCN -- is TCN able to do messaging campaigns?

A. Yes.

Q. And I know I said "messaging campaigns," but you said, "yes." What -- what are messaging campaigns in your business? 09:38

A. Messaging campaigns would be a Foti message on a telephone number that we have consent from our clients to call.

Q. What is a Foti message?

A. It's a compliant message that FTC and FTCPA have set up that we're able to leave. It has certain words, verbiage in it. I don't know it by heart. 09:38

Q. If a live person does not pick up, what happens?

A. It drops the call. If I haven't instructed it to leave a message, majority of the time it will drop the call and go on to the next number.

Q. Okay. These messages -- so these are not left -- these are not, you know, left individually by a collector; this is a prerecorded message that's left on a machine; is that correct?

A. Correct.

Q. What happens if there is no available agent 09:40 when a call goes through on TCN?

A. It will hold, and then we have an overflow process, so it will go to the open floor where we have other agents that are available that will pick it up.

Q. Okay.

A. TCN is set up for an overflow. Call comes in, the agent for whatever reason is not available at that 09:40 particular moment, we have other agents that have a hard phone on their desk, and it will ring the entire floor for an agent to pick it up.

Q. What do the phone recipients hear while they are in this, you know, in between being connected and being on hold?

A. A little two-second delay at most, three

seconds.

Q. Okay. Is there any kind of music that plays if they're on hold for longer times? 09:41

A. No. That's only on our hold, you put somebody on hold.

Q. Okay. So if it doesn't connect right away, they will hear a break, some sort of pause; but if -- the only way that they would actually be put on hold is if somebody -- if a representative picks up and then puts them on hold; is that correct?

A. Correct.

Q. This process that you described for TCN -- well, let me back up. 09:41

So for TCN, how many outgoing calls can it make at the same time?

A. I can have it set up to 10 calls per agent -- per available agent.

Q. So you mean simultaneously, so 10 calls are going out at the same time for -- per agent?

A. Correct.

Q. Okay. What happens if all 10 calls are picked up?

A. I adjust it before -- well, that never 09:41 happens. It doesn't happen, but we monitor it depending on inventory. The contact rate of that inventory, some

has a higher contact rate than others. So if I see that, you know, something -- there's a little delay, I slow it down. It's not always at 10. Ten is what I could put it to.

Q. I understand. And so this process that we just talked about for TCN, is it any different from Global Connect? 09:42

MR. ELLIS: Okay. Your question's vague and ambiguous. I'm not sure I understand what you mean.

MR. KRIVOSHEY: Q. All right. Let's -- let's just backtrack. So for Global Connect, when Rash Curtis used it, what was the process of loading numbers for the Global Connect to make calls?

A. Same process, different company, different brand.

Q. So --

A. Same process that I did with Global Connect I do the same with TCN.

Q. Okay. And so for Global Connect, how many 09:42 calls could it make simultaneously per agent?

A. The same.

Q. So 10?

A. Ten it could do.

Q. I understand. And so what would happen with Global Connect if somebody were to pick up and there was

no available agent?

A. That went directly to our floor, same process.

Q. Okay. So somebody -- so another agent could pick it up? 09:43

A. Correct.

Q. I understand. And so there again, while they were in this in-between process of being connected and -- was there any kind of music being played, or was it just kind of --

A. No, just a quick little pause from no agent available, send it to the floor, someone picks up.

Q. And with Global Connect, did -- did Rash Curtis use messaging campaigns as well? 09:43

A. The same, yes.

Q. So when people would call Global Connect, though, would they hear -- would they ever hear some kind of script when they first picked up?

A. When people called Global Connect? Nobody calls Global Connect.

Q. Sorry. When Rash Curtis would call using Global Connect and a person picks up, would they ever hear a message? 09:44

A. They would hear asking for who we're looking for.

Q. Would that be a live person making that

representation, or was that a prerecorded?
A. That was a prerecorded.
Q. Okay. But they don't hear a prerecorded message on TCN; is that correct?
A. On TCN, if it's predictive, no, because the agent is initiating that call, so they don't hear a prerecorded message.
Q. I understand. But you said it can be made predictive versus not predictive? 09:45
A. On Global Connect we had where it was -- it was at times -- oh, no, Vic was predictive at that time. TCN was not pre- -- or Global Connect was not predictive.
Q. So when you say "Global Connect was not predictive," what do you mean?
A. Global Connect would call, is John Doe available -- or I'm sorry, if you're John Doe, please press 1; if you are not John Doe, please press 2.
Q. Okay.
A. So they would press 1, get an agent; if they weren't, thank you for your time. 09:45
Q. Okay. On Vic dialer, though, they would not hear that message?
A. No, because it's predictive, so what it's doing is dialing for the available agent. The agent's

available, they're ready for that call, it's going to dial that call, get somebody live, transfer them to the agent.

Q. I understand, and so these messages that people would hear when they got a call from Global Connect --

A. Uh-huh.

Q. -- do you remember generally what it said?

A. Something just like what I stated generally, 09:45 if you are John Doe, please press 1; if you are not John Doe, press 2.

Q. Would it give people the option, for example, if you no longer wish to receive calls from Rash Curtis, press 7 or something like that?

A. I think so. I'm not certain, but I think so.

Q. Okay.

A. Actually, yes, it does give that option.

Q. Okay. And so when somebody would press whatever number that was to stop receiving calls, what would happen with that number?

A. Place it on a do-not-call list. 09:46

Q. Every time?

A. Yes.

Q. So what -- we'll get that -- we'll get there in a little bit.

All right. Let me just back up and just ask you the questions about Vic like we've done for Global Connect and TCN. So how would -- would Rash Curtis load numbers into Vic for it to start making calls, too? 09:46

A. Yes.

Q. Can you describe that process?

A. Uhm, I would gather the numbers that our client had given us consent to call. I'd load them into the Vic dialer and set it up to call. Agents would log in; it would start calling.

Q. Okay. How many -- could the Vic dialer dial multiple numbers at once? 09:47

A. It would dial -- that was something that didn't really have very many settings, so I don't know exactly how many it would dial at a particular time.

Q. Can you give me an estimate?

A. I'd say at least a three-to-one ratio.

Q. What do you mean by that?

A. A agent that's available, it's going to dial at least three calls per agent.

Q. I understand, and so when -- let's say Vic made three calls, you know, for one agent and three calls were answered, what happens to the two calls -- do you know what happens to the overflow? 09:47

A. It would be transferred to another agent.

Q. If there are no agents available?

A. Then you would have, I would assume, a dropped call -- or well, it would place them on hold until -- a dropped call is when somebody that's on hold would then just hang up.

Q. So with Global Connect, you said that when there was not an available person, they would not be put on hold; there would just be a pause? 09:48

A. Correct.

Q. So with Vic, there would actually be some kind of hold message or --

A. No hold message.

Q. -- music? What was happening?

MR. ELLIS: Okay. Let me just get in here. The other thing that you need to know, Dan, is you need to let Yeremey finish his question before you answer because you just had -- you just talked over each other so -- Kelly, do you want that question read back? You got it? 09:49

(Discussion held off the record)

MR. KRIVOSHEY: Q. I've got to remember what my question was. So before you said that with Global Connect when there were too many connected calls but not enough representatives there would just be a pause until eventually it connected, but they were not placed on

hold; is that correct?
A. Correct.
Q. So with Vic if there were too many calls and 09:49 not enough available agents, you said that they would be put on hold?
A. No, it would send it to an available agent. That's the first thing that it would always do.
Q. And if there are no available agents, what would happen?
A. They would hold until one is available.
Q. So would the person not hear anything while this is happening?
A. No.
Q. It would just be silence?
A. Correct.
Q. I understand.
So earlier you mentioned the do-not-call list. 09:49 Are you familiar with Rash Curtis' do-not-call practices?
A. Yes.
Q. So does Rash Curtis maintain a do-not-call list?
A. Yes.
Q. How are numbers placed on the do-not-call list?

Q. Is Vic not being used anymore?
A. No.
Q. Did that company go out of business?
A. We don't use it at all any longer. They had a new product that we didn't go with. We were with Global Connect, went with TCN.
Q. Do you know what that new product was?
A. No.
Q. Why did Rash Curtis switch from Global Connect 09:52 to TCN?
A. We're able to do everything in one.
Q. What do you mean?
A. We -- what we were using Vic for predictive, when we want to do our messaging campaigns, we can do it all in one. Instead of doing messages with Global Connect and predictive through Vic, we could do both through TCN.
Q. Okay. So then TCN is able to be both a 09:53 messaging -- allow -- is able to do both messaging and be a predictive dialer; is that correct?
A. Correct.
MR. KRIVOSHEY: May I have the court reporter mark as Exhibit 18 the Rule 30 (b)(6) notice. 09:53
(Plaintiffs' Exhibit No. 18 was marked) 09:54
MR. KRIVOSHEY: Q. Dan, that's put in front

Q. And why would there be no phone -- no call to that phone number? 11:25

A. Could be a number of different reasons. Could be the time of day.

Q. So it says --

A. Could be maybe we were calling specific numbers, didn't meet the right criteria, excluded it.

Q. So what kind of criteria? What do you mean it was calling different numbers?

A. Maybe it could be a campaign that I want to get through the inventory fast so I'm calling just the home number. May be middle of the afternoon, I want to 11:25 call the place of employment, calling places of employment to get through a large volume of inventory quicker.

Q. Okay. So calls skipped, not made would usually be -- it would -- it would be a signal that the number may have come up on an account that was in a campaign, but it didn't meet the -- the phone field requirement that you were -- that Rash Curtis was going 11:26 for?

A. Yes -- yes, that could be one of the reasons, yes.

Q. For all of these, there's a -- in the history section the entry starts GC and then what appears to be

a date?

A. Uh-huh.

Q. Do you see --

A. Yes, I see that.

Q. Does GC mean Global Connect?

A. Yes.

Q. You would take that to mean that call was placed by Global Connect?

A. Yes.

Q. To the extent -- 11:26

A. These notes -- these results were placed by Global Connect. You're saying a call -- was a call made. Some of these didn't have a call, so I'll say that these notes are placed by Global Connect.

Q. Okay. And Global Connect would never make a note if it was VIC making a call; is that correct?

A. It's not set up to do so, that is correct.

Q. Okay. What does phone answered, no link back 11:27 mean?

A. Uhm, phone answered --

Q. Yes.

A. -- and a party picked up, Global Connect realizes someone picked up, gets ready to send it to an agent, somebody just oh, hangs up, so it was disconnected before it could even get to the agent.

Q. In the middle it says "Phone No. (510) 692-5496 removed by GC update." Do you see that?
A. Yes.
Q. What does that mean?
A. I don't know.
Q. Do you know who would know?
A. I would be the one to be able to get an answer for that, but I don't think anybody would know without going to the resources I have which is calling Blake. 11:30
Q. Okay.
MR. ELLIS: That's on page 13?
MR. KRIVOSHEY: Yes.
MR. ELLIS: Uh-huh, I see.
MR. KRIVOSHEY: Q. If you could turn to page 11:31 36 or --
A. Thirty-six?
Q. RCA36. 11:32
A. Okay.
Q. And you see in the middle there it says for the call that appears to be at 4:30, do you see that on 11:32 May -- sorry, on February 2nd, 2016?
A. Okay.
Q. It says "She asked for no more calls at all. She said she has" -- "she has a ATTY so I asked" -- her -- "so I asked for his info. She said DNC me again

UH and remove all number" S- -- "CSC to CIH comma LS." 11:32
What does that mean?

A. Looks like she said don't call us anymore, she has an attorney. We asked for the information, and she said do not call me again. Updated header and removed all numbers. I'm not sure what CSC means, but to CIH, to close it. They're requesting the account to be 11:33 closed.

Q. What does LS mean?

A. The representative's initials.

Q. Who is that representative?

A. I would have to go back and take a look who that collector was at 2016. It may -- yeah, it might be Lee Singleton.

Q. Then -- okay. 11:34

You guys mind -- I think I might be done, but I want to take a break just to -- we can go off the record.

THE VIDEOGRAPHER: We are going off the 11:34 record. This is the end of media unit No. 2. The time is approximately 11:34 a.m. We are off the record.

(Recess taken) 11:49

THE VIDEOGRAPHER: We are back on the record. 11:49 This is the beginning of media unit No. 3. The time is approximately 11:49 a.m. We are on the record.

EXHIBIT 2

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

SANDRA MCMILLION, JESSICA ADEKOYA, and IGNACIO PEREZ, on Behalf of Themselves and all Others Similarly Situated,

Plaintiffs,

vs. No. 4:16-cv-03396-YGR

RASH CURTIS & ASSOCIATES,

Defendant.

____

VIDEOTAPED DEPOSITION OF NICK KEITH
Walnut Creek, California
Monday, October 16, 2017
Volume 1

Reported by:
JODI L. BOSETTI
CSR No. 11316, RPR
JOB No. 2730696

PAGES 1 - 93

Q Okay. So it has their demographic information, including their telephone numbers. And I don't mean to pin you in. I'm not saying that necessarily every account has a phone number. I'm just saying that's typically the kind of fields that are contained in those files; is that right? 09:45

A Correct.

Q And so -- and then it also has the -- the amount of money they actually owe; is that right?

A Correct. 09:45

Q And when these -- so when these files come in, if there's multiple phone numbers for one debtor, how are they separated, or if they are?

MR. ELLIS: The question is vague and ambiguous.

You can answer. 09:45

THE WITNESS: There's multiple phone number fields.

BY MR. KRIVOSHEY:

Q Okay. What kind of phone number fields are there? 09:46

A I'm not sure what you mean.

Q Well, you said there's multiple, so describe the multiple phone number fields.

A We have phone number fields listed 1 through 9. 09:46

Q Okay. There's no phone field 10?

A I don't recall.

Q Okay. Do these phone number fields signify something else or are they just randomly placed in these phone number fields when they come in? 09:46

A There are significant places where the phone numbers have to be put in.

Q Okay. So when an account first comes in, what is -- for example, what does phone field 1 signify? 09:46

A Usually the primary telephone number that's provided from the client.

Q Okay. What about phone field 2?

A It is -- phone field 1 through 4 are from what comes in from the client, whatever phone number 09:47 comes in from the client.

Q Okay. Is there -- so what is -- phone field number 2, though, is that an employment number, a spouse number, or is it not designated?

A Typically an employment phone number, but I 09:47 can't speak for every single phone number on the accounts.

Q Okay. How about phone field 3?

A That doesn't have any special meaning. It's a phone number that came from the client. 09:47

document speaks for itself. You asked him a different question.

You can answer.

THE WITNESS: We would have to know the phone number that linked with that zip code and be able to 10:01 pull it that way, but it doesn't actually give you zip codes or anything. It wouldn't know.

BY MR. KRIVOSHEY:

Q Please turn to the next page. So at the top there's a section called 1.5.3, "Do you use auto dial 10:02 or predictive dialing technology when applicable?" Do you see that?

A Yes.

Q And there's a bullet point, or -- and the next bullet point says, "Rash Curtis & Associates 10:02 predictive dialing system is fully integrated and Telephone Consumer Protection Act compliant, in compliance with all federal regulations." Do you know which -- which dialing system this is referring to when it says, "Predictive dialing system"? 10:02

A No, I'm not sure.

Q Does Rash Curtis use a predictive dialing system?

A Yes.

Q Which dialing system is that? 10:02

A We've changed dialing systems.
Q Okay. Can you list all the predictive dialing systems that Rash Curtis has used while you have worked there?
A A VIC dialer. 10:03
Q Okay.
A Global Connect -- no. Global Connect -- Global Connect and then TCN. I'm not sure if Global Connect is a predictive dialer.
Q But you think VIC is a predictive dialer? 10:03
A VIC is.
Q And can you discuss the relationship between TCN and Global Connect?
A TCN purchased Global Connect.
Q So are those now, essentially, the same dialer, just renamed? 10:03
A It's not a physical dialer.
Q It's the same -- it's the same software?
A It's different software.
Q Okay. But -- so at a certain point Rash Curtis used Global Connect and then transitioned to TCN; is that correct? 10:04
A Correct.
Q And when did that transition happen?
A I'm not exactly sure. 10:04

Q Do you know what year?
A 2017.
Q Do you know what month?
A No, I'm not sure.
Q And so before you said that you think the VIC dialer is a predictive dialer and you're not sure whether Global Connect and TCN were predictive dialers; is that right? 10:04
A Correct.
Q And why are you sure about one and not the other? What is -- is there something in particular that comes to mind that you think one is and one isn't? 10:04
A I don't work on TCN like I did the VIC dialer. 10:04
Q Okay. So you're just more familiar with VIC?
A Correct.
Q Okay. And so the third bullet point here says, "Some of the exciting highlights of our predictive dialer are," and then it has another -- another couple of bullet points. Do you see that? 10:05
A Yes.
Q And so if you read all of those bullet points, would you say that those all apply to the VIC dialer? 10:05

MR. ELLIS: Well, okay. You know, I hate to be pedantic about this, but I'm not going to ask him -- it's not proper to ask him to go through one, two, three, four, five, six, seven, eight, nine bullet points. I think -- I think you're going to need to do this one at a time and ask him that way, because otherwise the question is compound. 10:05

THE WITNESS: Could you read back my question.

(Record read.)

MR. ELLIS: Same objection. 10:06

MR. KRIVOSHEY: You can answer.

MR. ELLIS: You can answer.

THE WITNESS: I believe so.

BY MR. KRIVOSHEY:

Q And so then you believe that the VIC dialer that Rash Curtis used had unlimited dialing lines? 10:06

MR. ELLIS: It's been asked and answered now.

You can answer again.

THE WITNESS: Actually, I believe that would be the only thing the VIC dialer did not have, is the unlimited dialing lines. 10:06

BY MR. KRIVOSHEY:

Q Okay.

A It would only go off of how many dialing lines we had. 10:06

Q And how many dialing lines did you have?
A I don't recall.
Q Can you give me your best estimate?
A 80-ish.
Q Okay. And so the fifth bullet point down says, "Multiple campaign capability." So is it accurate to say that the VIC dialer had multiple campaign capability? 10:07
A Yes.
Q And what does that mean? 10:07
A You can run simultaneously run campaigns at the same time.
Q And when you say "Campaigns," what do you mean?
A A calling campaign. 10:07
Q Just pretend I've never heard of what a campaign is and describe what a campaign is.
A A list of phone numbers to call.
Q So then this suggests that Rash Curtis could load multiple lists of phone numbers for the VIC dialer to call at the same time; is that fair to say? 10:07
MR. ELLIS: I'm going -- I'm going to object. What it suggests lacks foundation, calls for speculation.
You can answer if you understand. 10:08

THE WITNESS: Yes.
BY MR. KRIVOSHEY:
Q And the last bullet point says, "Automatic dialing algorithms to optimize outbound call volumes based on the ratio of current contracts versus the account representatives available to receive the call." Do you see that? 10:08
A Yes.
Q And what does this statement mean?
A I'm not exactly sure. 10:08
Q Did the -- was the VIC dialer able to -- did the VIC dialer have algorithms capable of determining the amount of calls based on the amount of account representatives available to receive calls?
MR. ELLIS: The question is vague and ambiguous, lacks foundation. 10:09
You can answer.
THE WITNESS: I'm not exactly sure.
BY MR. KRIVOSHEY:
Q Okay. So the next bullet point says, "In addition, we utilize Global Connect, which is also TCPA compliant, in compliance with all federal regulations. This tool increases normal contact rates by as much as 500 percent and enables us to do the following," and then it lists a couple bullet points. 10:09 10:09

A He is. I'm not sure his exact title.
Q Okay. Would you agree that Global Connect was able to reach thousands of contacts within minutes?
A Yes. 10:12
Q And how many -- do you know, roughly, how many account representatives Rash Curtis had in 2016?
A Roughly -- and we're talking about just collectors?
Q Collectors. 10:12
A 30 to 40.
Q Okay. Turn to the next page, please. So there's a section 1.6.2. It says, "Please provide a detailed summary of your reporting capabilities." Do you see that? 10:13
A Yes.
Q And then the third bullet point down says, "In addition, with our report designer, we can easily generate custom reports specific to our clients' needs on demand in various formats, i.e. XLS, CSV, TFV, PDF, 10:13 TXT, and ANSI835. We support all fall types." Do you see that?
A Yes.
Q Are you familiar with the report designer that Rash Curtis can generate for clients? 10:13

A I don't recall.
Q You can put it to the side.
MR. KRIVOSHEY: I'll have the court reporter mark as Exhibit 17 an e-mail dated November 21, 2016.
(Deposition Exhibit 17 marked.) 12:11
THE WITNESS: Okay.
BY MR. KRIVOSHEY:
Q Do you have Exhibit 17?
A Yes.
Q What is it? 12:11
A An e-mail between myself and Missy.
Q Dated November 21, 2016, right?
A Yes.
Q And who is Missy?
A She is one of our client service reps. 12:11
Q Does she still work for Rash Curtis & Associates?
A Yes.
Q What is her job responsibility?
A She handles client service requests and 12:12 calls.
Q What do you mean by client service requests?
A If a client requests something, she's the one that helps them. She's the client liaison.
Q And do you see that the subject of this 12:12

e-mail is McMillion vs Rash Curtis, prior express document?

A Yes.

Q And you understand that McMillion versus Rash Curtis is this case, correct? 12:12

A Yes.

Q And it appears that you asked Missy to call somebody named James at Sutter; is that correct? You have to give an audible answer.

A I'm looking. 12:12

Q Okay.

A What was your question? Oh, what was your question one more time?

Q It appears that you asked Missy to call somebody named James at Sutter; is that correct? 12:13

A Yes.

Q Who is James?

A James, I don't know what his title was.

Q Do you know his last name?

A I don't recall. 12:13

Q Why did you ask -- what did you have -- what did you ask Missy to call James about?

A I don't remember.

Q So it looks like -- did it have to do with prior express consent documents, the subject of the 12:13

e-mail?
A I don't remember.
Q So when Missy said she remembered -- she e-mailed James for the needed info, do you know what needed info she's talking about? 12:14
A I don't remember.
Q Did you ever talk to anybody at Sutter regarding this case?
MR. ELLIS: You mean him personally?
BY MR. KRIVOSHEY: 12:15
Q You personally.
A I don't remember.
Q Do you remember if Missy ever obtained some documents from Sutter around this time period?
A I don't remember. 12:15
MR. KRIVOSHEY: That's all I've got.
THE VIDEOGRAPHER: Anybody else? That's it?
THE REPORTER: Did you want a copy?
MR. ELLIS: You guys keep asking lots of questions and I see that you're not going off the 12:15 record. I see that you've had bad experiences with attorneys. Yeah, of course I want a copy.
THE VIDEOGRAPHER: Okay.
MR. ELLIS: And then -- and a videotape also, please. 12:16

EXHIBIT 3

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

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McMILLION, et al.,)
)
Plaintiffs,)
)
vs.) No. 16-cv-03396-YGR
)
RASH CURTIS & ASSOCIATES,)
)
)
Defendant.)
_________________________)

VIDEOTAPED DEPOSITION OF STEVEN KIZER

DATE: Thursday, April 13, 2017
TIME: 9:39 AM - 2:30 PM
LOCATION: Bursor & Fisher, P.A.
1990 N. California Boulevard
Suite 940
Walnut Creek, California 94596
REPORTED BY: Jaimie Hopp, Certified Shorthand
Reporter No. 13751

Q -- while you had that title? 10:10
Would you consider yourself -- was that a position of upper management? 10:10 10:10
MR. FULTON: It's vague and ambiguous. 10:10
But you can answer if you understand. 10:10
THE WITNESS: I got to tell you, I honestly can't answer that. On more than several occasions, I asked for an outline of my job duties. I asked for directions on what I should and shouldn't be doing and had never had a response from the organization of any kind. It was a position that was often a winging position, just kind of winged it each day as I went in. 10:10 10:10 10:10 10:10 10:10 10:11 10:11 10:11
BY MR. KRIVOSHEY: 10:11
Q So you were just a jack-of-all-trades, if you may? 10:11 10:11
A I would say that. 10:11
Q Okay. And I know this number may have changed, but roughly how many times -- how many employees made debt collection calls in 2016? 10:11 10:11 10:11
MR. FULTON: You mean at any given time? 10:11
BY MR. KRIVOSHEY: 10:11
Q At any given time. 10:11
A 50 to 60. 10:11
Q And did that fluctuate a lot throughout your 10:11

employment at Rash Curtis, or was it relatively 10:11
consistent over the years? 10:11
A There was fluctuation. Fluctuation would 10:11
be -- we would completely staff up, have every seat 10:11
occupied and attrition with the agency would 10:11
eliminate collectors. There were times when we would 10:12
be 20 collectors down, and within a couple of months 10:12
be almost right back up to count. 10:12
Q What would you say the maximum amount of bill 10:12
collectors that there were at Rash Curtis at any 10:12
given time? 10:12
A Rough estimate, very rough. 10:12
Q Right. 10:12
A I would say max at any one given point would 10:12
be 65. 10:12
Q And what would you say the lowest amount of 10:12
bill collectors would there be at Rash Curtis at any 10:12
given time? 10:12
A In 2012, when I started in December, I think 10:12
my count was 20 -- 18 to 20. 10:12
Q Do you know about how many bill collectors 10:12
there were in January of 2016? 10:12
A I'll tell you, I don't know for a fact. I 10:13
can give you an estimate; that's all I can do. I 10:13
would say the estimate was somewhere between 50 and 10:13

did I understand that correctly? 10:45
A Yes, sir. 10:45
Q So that's any e-mail that an employee sends to another employee, they would be backed up on this Cloud? 10:45
A All e-mail sent or received using Microsoft Office or Exchange. 10:45
Q Does Microsoft Office and Exchange have a messaging platform, not just e-mails? Do you understand what I mean by messaging platform, like GChat or Instant Messanger, that kind of thing? 10:46
A We do not have any form of instant chat between the communications that are active that I know of; that I'm aware of. 10:46
Q So between when an account first comes in to Rash Curtis -- I'm trying to get the picture of what information actually is contained in that initial -- in that initial file. 10:46
So, for example, does it come with documentation showing that the debtor actually owes a debt? 10:47
A That's a huge variable. Some clients will send us a proof of debt at time of placement and some clients will not. 10:47
Q Can you think of clients that do not send you 10:47

proof of debt when the account comes in? 10:47

A Contra Costa, known in our system as Co. Co. I don't believe Marin does. Sutter does not. Majority of our clients do not initially send proof of debt. 10:47 10:47 10:47 10:47

Q So maybe it's easier to ask, can you any think of clients that actually do send proof of debt? 10:47 10:47

A We collect for a jeweler. The jeweler places the debts with Rash Curtis. They're immediately cycled to the legal department. Those come with proof of debt. 10:48 10:48 10:48 10:48

There are others, but they're usually smaller clients. 10:48 10:48

Q So when the accounts come in -- I'm trying to -- that was my question about proof of debt. 10:48 10:48

When the accounts come in, do they have documentation that the debtor provided his or her telephone number to the creditor? 10:48 10:48 10:48

A Can you define what you mean by proof that the debtor supplied the phone number, so I can understand? Can you give me some clarification on what you mean? 10:48 10:49 10:49 10:49

Q So for example -- I guess this is somewhat related to my first question. 10:49 10:49

So in a debt -- in an application for credit, 10:49

somebody might input their phone number on that application, and I would say that that is a form of providing the creditor with the debtor's phone number. 10:49

So let me back up. Let me ask this in a different way. 10:49

When the accounts come in, do the debtors -- are their phone numbers associated with the debtor in that initial account? 10:49

A When the vast majority of debts are placed with us, and that's all I can speak of is in general terms, when a debt is placed with us, we do not get the application that has the original phone number. More often than not, we do not get anything where they would check a box saying you have consent to call my home, to call my cell, to call my job. We're just supplied with the phone numbers. 10:50

Q So typically you are supplied with a phone number that is supposed to be the debtor's when the account comes in; is that right? 10:50

A If the client has a phone number to give to us. 10:50

Q Some accounts comes in with a phone number from the debtor and other accounts come in without a phone number for the debtor? 10:50

A Yes, sir. 10:50
Q Does Rash Curtis request proof of consent to call a debtor's cell phone number from its clients? 10:51
A I don't -- I've never seen or been aware of them ever asking for that. 10:51
Q Is it fair to say if an account comes in with a phone number, Rash Curtis more or less calls that number without checking whether or not the creditor had consent to call that number? 10:51
A I would say that's a fair call, yes. 10:51
Q Are there exceptions to that or -- that you can think of? 10:51
A I cannot think of any, no. 10:52
Q This is another broad question. Could you describe the process from the steps in the process of an account coming in to Rash Curtis to a phone call being placed to the debtor? What are the steps? 10:52
A There are -- there's some variety to this. There's some variables. We're going to talk about a perfect chain, because that's about the only way to do this, okay? 10:52
The debt comes in and let's say it came in a data file, so all IT had to do was upload it. It's going to get uploaded to the system. IT is going to do an internal audit to insure that the numbers, 10:52

names, addresses and that supplied from the client match what we have in the system to make sure the upload was done correctly and properly. 10:52 10:52 10:53

At that point, generally, a first notice is sent out. Our first notice number is 300. It advises the debtor they've been placed for collections. It give them 30 days to dispute the debt, dollar amount, all the requirements of law. 10:53

Generally, anywhere from one to 10 days in time frame it is then printed out as new business if it's a small file and it begins to be called. If it's a large file, it is immediately loaded to the dialer and phone calls begin. 10:53

Q And if it's a small file? 10:54

A If it is a small file -- I want to say a small file might be 200 accounts. 200 accounts would be printed out. In some cases, handed out to collectors, preferably top collectors who would then manually call the phone numbers and do other work necessary to get the account under way and to classify the account as collectible or noncollectible. 10:54

Q So you would classify a small file as 200 accounts? 10:54

A It's variable. 10:54

Q So what would a large -- large file be? 10:54
A 3,000. 10:54
Q And so for a large file that comes in from a client, that is loaded typically automatically into the dialer and the dialer starts making calls; is that correct? 10:54 10:54 10:55 10:55
A Normally that would be the normal course of business. 10:55 10:55
Q And so then the next part of that process is the dialer starts making calls. Take me through that process how it eventually goes, connects, if it does, to a bill collector. 10:55 10:55 10:55 10:55
A Okay. So we're talking about a debt that's brand new. The data is classified as new business, priority new business. That's how we classify it. It's important that you remember that. The priority new business is then loaded into the dialer. The dialer then begins to call the phone numbers. There are some restricted states. States in which we were not licensed or choose not to do business. The dialer automatically filters those out. Massachusetts is one of them, for example. The city of Chicago, Illinois, is another. 10:55 10:55 10:55 10:55 10:55 10:55 10:55 10:55 10:55 10:55 10:55
Once it's filtered out, and this happens very quickly, within seconds, the machine is turned on, 10:56 10:56

criterias are set as determined by management, and it begins to call the phone number. 10:56 10:56

When somebody answers the phone, it's given a speech and the speech changes according to campaign. They want to talk to somebody, the individual on the other end. 10:56 10:56 10:56 10:56

Q Let me -- they hear a speech, what does that mean? Is that a prerecord speech or what is it? What kind of speech is it? 10:56 10:56 10:56

A It's a prerecord speech, and it might say something like this. Hi, I'm trying to reach John Doe. If you're John Doe, push No. 7. If you're not, do this. Okay. 10:56 10:56 10:56 10:57

Q Let me back up one step before that. 10:57

You said criteria is set, so is the criteria set before the accounting comes in or is that for each individual file that comes in, rather? 10:57 10:57 10:57

A When -- the manager is the one that sets the criteria, so let's start with actually loading the dialer, because that's what you're talking about in the criteria. When a manager takes the file, and he uploads it to the dialer including the name, account number and phone number that he wants to call, he's going to tell the machine, the dialing system, what numbers you want or do not want to call or he's just 10:57 10:57 10:57 10:57 10:57 10:57 10:57 10:57

going to eliminate the numbers off of the list. It's an Excel file, so that's uploaded into the system. That is the criteria that the manager's determining. It might also determine what to call first, call the job first, call the home number first, call Phone Field No. 4, which is an unknown phone. You know, those are usually a reference and stuff of that nature, and that's uploaded. 10:57 10:57 10:58 10:58 10:58 10:58 10:58 10:58

When it's uploaded into the system, the first thing the system does is eliminate restricted states; 5that's step No. 2. Step No. 3 is turning the machine on. The machine begins to dial the phone number. Somebody answers the phone on the other end and the connection is made by human, supposed to by human. They'll have a choice of pushing the call if you're this person. If you're not, you can push this number. Whatever they do with the phone doesn't make a difference. 10:58 10:58 10:58 10:58 10:58 10:58 10:58 10:58 10:58 10:58

Q Do you -- we're going to get into a lot of this a little bit later but on the message -- the prerecorded message that people hear -- 10:58 10:59 10:59

A Yes. 10:59

Q -- you said that there's a couple of options that people hear. Press X if you're this person. 10:59 10:59

What are the options that people are given? 10:59

A Okay. Let's take -- I need to take you back one more step. 10:59 10:59

So the recorder that they will hear is a recorded message that we are likely going to record. Pick up the phone, record it, upload the recording. That doesn't mean that the company doesn't have some generic recorders in there, some generic things in there. 10:59 10:59 10:59 10:59 10:59 10:59

The recorder might say something like that, hi, we're trying to reach Mary Jones. If you're Mary Jones, push No. 7. If you're not, please push No. 3. It may say, hi, we're trying to reach you on an important business matter; please punch No. 7, with no name. 10:59 10:59 10:59 10:59 10:59 10:59

And some of them are set that as soon as a human answers, there's no recorder. It's directly transferred to an operator. 11:00 11:00 11:00

Q Are people given an option to press some -- certain number if they wish to opt out of future calls of if they want to get on a do-not-call list? 11:00 11:00 11:00 11:00

A No. There's no do-not-call list in existence at Rash Curtis -- actually, I said that wrong. I apologize. There is a do-not-call list. They can exclude phone numbers, and they have, but there's not 11:00 11:00 11:00 11:00

one that the individual can push a button and it electronically drops their number out. 11:00 11:00

Q Okay. So say somebody presses 7 or whatever is it to connect to a live person, what happens then? 11:00 11:00

A The dialer then puts them on hold. 11:01

Q What happens on hold? 11:01

A The person sitting there -- I think they're listening to music, if it's working right. It then dials the office first come, first serve, meaning whoever grabs the phone first gets the call, so it's not sent to a senior collector or a newbie. You know, if you're on the dialer, you're on the dialer. 11:01 11:01 11:01 11:01 11:01 11:01

You're going to pick up the phone. The dialer is going to give you the account number, and it may say something like 639, and it will repeat itself until the collector pushes a button, like push No. 4. You'll push it, and it will connect the two parties and the bill collector begins the process of the phone call. 11:01 11:01 11:01 11:01 11:01 11:01 11:01

Q Are there bill collectors that exclusively work on a dialer rather than making manual calls or is that -- how is that spread between the employees? 11:01 11:02 11:02

A You mean dedicated dialer staff? 11:02

Q Correct. 11:02

A We've had periods of that. They were not 11:02

found to be successful, so the answer is generally no. 11:02 11:02

Q So generally -- so when would a person be responsible for dialer calls versus manual calls; how does that fluctuate throughout the day? 11:02 11:02 11:02

A There's two dialers. It's important that -- you have to understand this and let me explain to you why. 11:02 11:02 11:02

One dialer you have to sign in to it, be connected and logged in. It doesn't mean you can't work and make outbound calls. You have to physically be logged into this dialer; that's a DAKCS dialer. 11:02 11:02 11:02 11:02

The other dialer is a dialer in which all it does is ring back a toll-free number that rings the entire office, all the collection stations at one time, so if you're not busy, just grab the phone, and it's quick. And when you grab it's -- they're on those. Those are generally your money accounts. 11:02 11:03 11:03 11:03 11:03 11:03

Q What is that dialer? 11:03

A I'm sorry, sir, I can't remember the name of it. 11:03 11:03

Q Is it Vic? 11:03

A Say it again. 11:03

Q Vic, does that ring a well? 11:03

A No, Vic is the DAKCS dialer. 11:03

Q Vic is the DAKCS dialer. 11:03
A Global. 11:03
Q Global, so is it Global Connect? 11:03
A It is Global Connect. 11:03
Q Oh, so both -- so let me get this right. So both DAKCS or Vic and Global Connect are dialers that Rash Curtis uses, and they're separate? 11:04
A Correct. Vic is the name of the DAKCS dialer. So when you say DAKCS or Vic, you're talking about the same machine. 11:04
Q Okay. 11:04
A And Global is a separate one. 11:04
Q Why would an account be loaded into a DAKCS dialer versus the Global Connect dialer? What's their difference? 11:04
A All right. The difference is the attention or control of the employee. So when you're loaded into the Vic, the DAKCS dialer, you're hooked like a chain because you have to have your phone on all the time. It's very hard to walk away, theoretically. With Global, if you want to get up and go to the bathroom, you just get up from your desk and walk away. If the phone rings, big deal. 11:05
Now, the advantage of having Vic running is I could take ten brand-new people, put them on Vic and 11:05

A They have software, to my understanding, that can filter the phone number and identify it as a cell phone or not. 11:27 11:27 11:27

Q Does Rash Curtis run that software to determine whether a telephone number is a cell phone or landline before placing that telephone number into the dialer? 11:27 11:28 11:28 11:28

A To my understanding that action should take place. I can't promise it happens every time. 11:28 11:28

Q Does Rash Curtis place cell phone numbers into the dialer? 11:28 11:28

A Have I seen this happen? 11:28

Q Correct. 11:28

A Yes. 11:28

Q And would that have been on DAKCS or Global or both? 11:28 11:28

A Vic and Global. 11:28

Q Sorry, Vic and Global. 11:28

Were there periods in time where Rash Curtis was not placing cell phones into either one of those dialer? 11:28 11:29 11:29

A I'm not quite sure -- and I'm sorry, I'm not quite sure what you mean by not placing. Do you mean prefiltering or filtering after? 11:29 11:29 11:29

Q Prefiltering. 11:29

A There was. 11:29
Q So there was a period of time where Rash Curtis filtered out all cell phones, cell phone numbers before placing telephone numbers into either one of the dialers; is that correct? 11:29
A That is correct. 11:29
Q But there were other times that Rash Curtis did not filter out cell phone numbers before placing telephones into the dialer; is that correct? 11:29
A That is correct. 11:29
Q Do you know why Rash Curtis made the decision at the times that it decided to place cell phone numbers into the dialers, why was that decision made? Why were those -- if you know. 11:30
MR. FULTON: I'll just make a quick objection that it may lack foundation, call for speculation and may be compound as it may have been different over different periods of time. 11:30
But you can explain that to him if you can. 11:30
THE WITNESS: There were -- let me make sure I start from the beginning as best as I can, because this covers a very long period of time. 11:30
There was a time when it was made completely crystal clear to management that calling cell phones was in violation of statute. It was illegal. You're 11:30

not supposed to do that without consent. 11:30

BY MR. KRIVOSHEY: 11:30

Q The TCPA, is that what you're referring to? 11:30

A Correct. 11:30

Q And who made that clear? 11:31

A The first indication that it was made clear was made Bob Keith, Robert Keith, VP of the legal department. I agreed with him and Chris Paff overrode us, overrode that decision in the initial beginning, and we're talking about a period probably covering a couple of years. 11:31

Q So a couple of years when you first started? 11:31

A Yes. 11:31

Q What was that couple years? 11:31

A My first term. 11:31

Q So when you first started for those first couple of years, the decision was made to include cell phone numbers being inputted into the dialer? 11:31

A That is correct, knowing that it was not supposed to be happening. 11:31

Q Okay. What happened -- why was -- when and why was the decision made to stop putting cell phone numbers into the dialer? 11:31 11:32

MR. FULTON: Same objections as before, same instruction. 11:32

You can explain it to him. 11:32
THE WITNESS: Is it okay to ask -- 11:32
MR. FULTON: And you can only tell him what you know. Just give him -- you can use your own words and describe it and he can follow up. 11:32 11:32 11:32
THE WITNESS: Because you sued him. 11:32
BY MR. KRIVOSHEY: 11:32
Q So before -- so before Rash Curtis was sued concerning violations of the TCPA, Rash Curtis had a practice of inputting cell phone numbers into the dialer, as far as you know? 11:32 11:32 11:32 11:32
A Sir, they've been sued before. 11:33
Q Okay. So at some point did they stop then? 11:33
A When it was apparent it could potentially be too expensive. So it's a cost factor and let me -- this is important you understand this. 11:33 11:33 11:33
So we're calling them knowing we're not supposed to. We are getting hit maybe with some very minor lawsuit, 1500, 3000. Bob, Robert Keith, would come out of his office, vice president of the legal department, be all upset, because he's complaining he's having to cut checks for $3,000 for -- 11:33 11:33 11:33 11:33 11:33 11:33
MR. FULTON: Let me stop you real quick, so -- I mean, because you were employed by them during that period of time. If you were in on any 11:33 11:33 11:33

conversations with their attorneys or you were part 11:33
of the legal team, you need to exclude those 11:33
conversations. I'm not saying there were or weren't. 11:33
I have no idea, but you should not disclose any 11:33
attorney-client communications during that time 11:33
period, because it's not your privilege to waive. 11:33
It's their privilege to waive. 11:34
Does that make sense? 11:34
THE WITNESS: It does. Understood. 11:34
MR. FULTON: All right. 11:34
THE WITNESS: So he would come out and say, 11:34
hey, we've been sued. I want to stop making 11:34
announcements to the entire floor. Don't call cell 11:34
phone numbers. Make sure they're not in the header, 11:34
and then that would go for about two or three days. 11:34
BY MR. KRIVOSHEY: 11:34
Q When did that first occur? Do you know the 11:34
approximate time? 11:34
A I don't know the exact date. I can tell you 11:34
I believe the first time that that was brought up was 11:34
in 2014; that's an approximate. 11:34
The -- you know, it basically was cost. 11:34
After a couple of days, they'd go right back to the 11:34
same thing. It's -- trying to get their number. 11:34
Q So -- let me just try to piece the timeline 11:34

here. 11:34

So for a couple of days after some lawsuit, they would stop calling cell phones through the dialer, and then after a couple of days, they would restart calling cell phones. How long would that go on in that period in 2014? 11:34 11:34 11:34 11:35 11:35

A My memory says, if I believe correctly -- 11:35

MR. FULTON: Which means you're estimating? 11:35

THE WITNESS: I am estimating. I am estimating that they were sued three times. They settled it three times without going very further, three minor lawsuits, so maybe three times that occurred before he announced to the phone -- to the floor -- to the phone, I'm sorry, to the floor of your lawsuit. 11:35 11:35 11:35 11:35 11:35 11:35 11:35

BY MR. KRIVOSHEY: 11:35

Q At the time -- so when you left Rash Curtis at that time, was Rash Curtis still loading cell phones into the dialer? 11:36 11:36 11:36

A Yes, sir. 11:36

Q And how long had they been loading cell phones into the dialer priority you leaving? 11:36 11:36

A Can you give me a time span that you want to talk about covered? 11:36 11:36

Q So maybe the answer might be that it was 11:36

intermittent that they would just turn it on and off throughout the period of time between 2014 through 2016; is that my understanding of what you're testifying to? 11:36

A I would say that that is correct, yes. 11:36

Q But even in 2016, they, at certain periods of time, were still loading cell phones into the dialer? 11:36 11:37

A Absolutely. 11:37

Q And you left Rash Curtis in what month? 11:37

A In July, at the end of July 2016. 11:37

Q So at that time as far as you know Rash Curtis was still loading cell phones into the dialers? 11:37

A Yes, sir. 11:37

Q Did management ever explain their decision to restart loading cell phones into the dialers? 11:37

A Not the staff, but in meetings they did. 11:37

Q Were you a part of those meetings? 11:37

A I was present at them. 11:37

Q So what were the reasons given? 11:37

A We need money. 11:37

Q Is that -- and then -- I'm just trying to connect the pieces. 11:38

So they figured by calling -- by loading cell phones into the dialer, they could make more money 11:38

from their accounts. Is that -- 11:38

A That is correct, and unfortunately it's true. I don't mean -- you have to understand the economics of things. 11:38 11:38 11:38

So if I could only call a landline, let's say, let's just go to a make-believe world for a moment. For an example, if I could only call a landline, that is a telephone that's physically plugged into a wall, okay, a landline and not call a cell phone, or not call a possible number, let us say, I'm probably going to eliminate 99 percent of all the phones in my entire system very quickly. My dialer is no longer something I should pay for. 11:38 11:38 11:38 11:38 11:38 11:38 11:38 11:38 11:39

So at some point what they're doing is they're saying, we're short 175,000 this month. We've got to make up some ground. We have ten days left. They'd hit it. They'd hit every phone number. Maybe they'd hit it on a Monday; wouldn't do it on a Tuesday; do it on a Thursday. They just kind of bounced it around. 11:39 11:39 11:39 11:39 11:39 11:39 11:39

Q When they you say they hit every phone number, what do you mean? 11:39 11:39

A Every number of Phone Fields 1 through 10. 11:39

Q All accounts across the board in Rash Curtis's system? 11:39 11:39

A That is correct, that were loaded to the dialer. 11:39 11:39

So I need to take one more step back so you understand what that difference is. There's approximately 300,000 accounts at Rash Curtis. So they may only loaded 10-, 20-, 30,000 accounts for campaigns for the day, a variety of campaigns. Those accounts may have one, two or six phone numbers on them, and that gives you the efficiency of the machinery. 11:39 11:39 11:39 11:39 11:39 11:39 11:40 11:40

MR. KRIVOSHEY: All right. Let's take a quick break. 11:40 11:40

THE WITNESS: How long are we going to take a break for, like 10, 15? 11:40 11:40

MR. FULTON: Let's go off the record first. 11:40

THE VIDEOGRAPHER: This is the end of Disc 1 in today's deposition of Mr. Steven Kizer, and we're off the record at . Please stand by. 11:40 11:40 11:40

(A recess was taken from 11:40AM to 12:30 PM.) 11:40 11:40

THE VIDEOGRAPHER: This is the beginning of Disc 2 of today's deposition of Mr. Steven Kizer, and we are located at 1990 North California -- 12:30 12:30 12:30

MR. KRIVOSHEY: -- California Boulevard. 12:31

THE VIDEOGRAPHER: -- in Walnut Creek, 12:31

hardware, being the servers and Clouds, all communicate, and it says, hey, this phone number is gone. Take it out. Okay. Now, I'll back this is up. I'll do this. I'll do that. A spin is where everything is communicating. A spin is extremely taxing on the system, so spins happen when no one is working. Spins generally happen at 11 o'clock at night, 10 o'clock at night, midnight, 2:00 in the morning, this kind of stuff. 12:54

Q Do you know how many outgoing calls that they can place at the same time? 12:54 12:55

A Committed by an individual to dialer lines. So an individual might have four dialer lines committed to them, and if I have ten people assigned to Vic, I've got 40 trunk, not telephone trunk lines, so it may dial two numbers a trunk, so 40 people it could probably dial 80 phones a minute. Maybe 80 every five minutes. There is some variable in there. It depends. If you're busy, your terminal is busy, then it says John Doe is on the phone playing bill collector; it puts certain phone lines and trunks on holds until that terminal is freed up. 12:55

Q What about Global Connect? 12:55

A That's a beast. 12:55

Q So how many phones -- how many outbound phone 12:55

calls can Global Connect make in -- well, simultaneously. 12:56 12:56

MR. FULTON: Do you mean specifically at Rash Curtis or -- 12:56 12:56

MR. KRIVOSHEY: At Rash Curtis. 12:56

MR. FULTON: Okay. 12:56

THE WITNESS: Yes. I will tell you that the only way to really answer that is tell you what I've seen, results of the day. I've seen the machine 55- to 60,000 phone numbers in about a 12-hour period of time. I've seen it dial multiple lists at a time. It's the workhorse of our environment. 12:56 12:56 12:56 12:56 12:56 12:56

BY MR. KRIVOSHEY: 12:56

Q Do you know its maximum capacity? 12:56

A I don't know its stats. I do know where you can obtain them. 12:56 12:56

Q Where's that? 12:56

A Global Connect is -- they're marketing out there all the time. Just put into Google. It will give you your text and your stats. 12:56 12:56 12:57

Q Is there a way to program Global Connect to dial, you know, an entire list of numbers at a specific time in the future? 12:57 12:57 12:57

A You mean can I load a list at 1 o'clock in the afternoon and tell it to turn on at 4 o'clock? 12:57 12:57

EXHIBIT 4

From: Nick Keith <nick@rashcurtis.com>
Sent: 2/18/2014 12:37:39 PM
To: Natasha Paff <natasha@rashcurtis.com>
Cc: Bob Keith <bob.keith@rashcurtis.com>; Terry Paff <terry.paff@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>
Subject: RE: cell phones

Attachments: image001.jpg

Chris from a Cell phone scrub in the system. I talked to Tyler at Dakcs he tells me they get info from a 3rd party vendor and it identifies which are cell phones. I am now waiting from someone at Dakcs to call back with Specifics IE which vendor, the flag fields being changed and what type of customization it can do.

Terry we will have something to show them on the 26th as well as a TV in the waiting room.

Nick Keith,

Nick Keith
Lead IT Analyst

RASH·CURTIS
&
Professional Recovery Systems

Debt Collection Specialist
190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
http://www.rashcurtis.com
Office 707-454-2000 Ext 2046
Direct 707-454-2046
Fax 707-454-2001

From: Natasha Paff
Sent: Tuesday, February 18, 2014 11:29 AM
To: Nick Keith
Cc: Bob Keith; Terry Paff; Chris Paff
Subject: Re: cell phones

Ok, thanks for the clarification.

Sent from my iPhone

On Feb 18, 2014, at 11:11 AM, "Nick Keith" <nick@rashcurtis.com> wrote:

> There are labeled in VD as CEL which is cel and when we do campaigns and stuff these fields can be avoided.

Nick Keith,

Nick Keith
Lead IT Analyst

<image001.jpg>
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Fax 707-454-2001

From: Natasha Paff
Sent: Tuesday, February 18, 2014 10:38 AM
To: Nick Keith
Cc: Bob Keith; Terry Paff; Chris Paff
Subject: Re: cell phones

Also what can this field drive?
Ie; automated call , etc.

Sent from my iPhone

On Feb 18, 2014, at 10:27 AM, "Natasha Paff" <natasha@rashcurtis.com> wrote:

> Can we change the field description to read; cell #
> ?
>
> Sent from my iPhone
>
> On Feb 18, 2014, at 10:25 AM, "Nick Keith" <nick@rashcurtis.com> wrote:
>
>> Well we can place them there but there is limited room to let the collectors know that that field is for cell phones. We would have to designate 3 fields that they are all cell phone and nothing else can be placed there. The VD screen actually is what appears in the header so it will always show.
>>
>> The flag field is just in the VD screen to where it Is easily labeled ☺.
>>
>> **Nick Keith,**
>>
>> **Nick Keith**
>> **Lead IT Analyst**
>>
>> <image002.jpg>
>> &
>> **Professional Recovery Systems**

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From: Bob Keith
Sent: Tuesday, February 18, 2014 10:22 AM
To: Nick Keith; Terry Paff
Cc: Chris Paff; Natasha Paff
Subject: RE: cell phones

I would move the skip numbers that show up in the header to the VD screen and put the cell spaces in the header. Cells need to be in our faces

Thanks

Bob Keith

Bob Keith
Executive Vice President, Legal Department

<image003.jpg>
&
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Bob.keith@rashcurtis.com
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Fax 707-454-2018
http://www.rashcurtis.com

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"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

From: Nick Keith
Sent: Tuesday, February 18, 2014 9:22 AM
To: Terry Paff
Cc: Bob Keith; Chris Paff; Natasha Paff
Subject: RE: cell phones

We have something we can identify as a cell phone in our VD screen already. Our header won't be able to handle this because the space. But we can tell if they are cell phones already. We should be able to show them something good on the 26th.

Nick Keith,

Nick Keith
Lead IT Analyst

<image002.jpg>
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From: Terry Paff
Sent: Tuesday, February 18, 2014 9:10 AM
To: Nick Keith
Cc: Bob Keith; Chris Paff; Natasha Paff
Subject: RE: cell phones

So do we have the 3 fields now or we can add them to a custom screen? I want to be able to show this screen to the folks that are coming out on the 26th.

Thanks,

Terry

Terrence L Paff
President and CEO
<image003.jpg>

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From: Nick Keith
Sent: Tuesday, February 18, 2014 8:22 AM

To: Bob Keith; Brooke Kimbell; Carl Leppert; Terry Paff
Cc: Chris Paff; Steve Kizer; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

Hello,

I don't think we all need to be in the e-mail. Its blowing up our IT e-mail lol...

We have this ability already in VD screen to see what the cell phone is linked to. I'm thinking our Custom can check out the Flag next to it since the numbers in the header originate from that VD screen any way – just put some smart logic in there and BANG should be good.

Nick Keith,

Nick Keith
Lead IT Analyst

<image002.jpg>
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Fax 707-454-2001

From: Bob Keith
Sent: Tuesday, February 18, 2014 8:19 AM
To: Brooke Kimbell; Nick Keith; Carl Leppert; Terry Paff; IT
Cc: Chris Paff; Steve Kizer; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

To get started on this I believe we need phone number fields in the header that are labeled specifically for cell phones. I believe we should have 3, one that shows we got the number from the client (which is ok for us to robo dial), one that the debtor gives us directly (implied expressed consent that allows us to robo dial it) and a 3rd field that would be for the numbers we get from our skip tracing efforts like ECA and or accurint etc. The 3rd number would need to call manually until we get contact with the debtor and they tell us it's a good contact number for them.

Thanks

Bob Keith

Bob Keith
Executive Vice President, Legal Department

<image003.jpg>
&
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"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

From: Brooke Kimbell
Sent: Tuesday, February 18, 2014 8:15 AM
To: Nick Keith; Carl Leppert; Terry Paff; Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

We will have to is there a way in screen designer we can label it?

Brooke Kimbell

Brooke Kimbell
Collections Manager

<image003.jpg>
&
Professional Recovery Systems

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From: Nick Keith
Sent: Tuesday, February 18, 2014 8:14 AM
To: Brooke Kimbell; Carl Leppert; Terry Paff; Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

Hello,

I shot an e-mail over to Blake he told us they have two different scrubs, one is a daily scrub we should be able to use. Hopefully I can get a return file from them today

and sent over to customs.

Are we going to retrain the collectors on where to put cell phone numbers?

Nick Keith,

Nick Keith
Lead IT Analyst

<image002.jpg>
&
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Direct 707-454-2046
Fax 707-454-2001

From: Brooke Kimbell
Sent: Tuesday, February 18, 2014 8:06 AM
To: Nick Keith; Carl Leppert; Terry Paff; Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

Nick I can help you look at it too, im not entirely sure what you are looking for but if you want me to go over it with you prior to calling you we may be able to figure it out.

Brooke Kimbell

Brooke Kimbell
Collections Manager

<image003.jpg>
&
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Brooke@rashcurtis.com
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http://www.rashcurtis.com

From: Nick Keith
Sent: Tuesday, February 18, 2014 7:48 AM
To: Carl Leppert; Terry Paff; Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Brooke Kimbell; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

Hello,

I watched Loreli load global at the end of the day, but wasn't 100% sure what I was looking at or for so I will be getting ahold of global today.

Nick Keith,

Nick Keith
Lead IT Analyst

<image002.jpg>
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From: Carl Leppert
Sent: Monday, February 17, 2014 12:44 PM
To: Terry Paff; Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Brooke Kimbell; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

Nick is waiting for an example global call of a cell phone so he can get identifiers.

Thank you,

Carl Leppert

Carl Leppert
I.T.

<image003.jpg>
&
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carl@rashcurtis.com
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Fax 707-454-2001
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"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

From: Terry Paff
Sent: Sunday, February 16, 2014 11:36 PM
To: Bob Keith; IT
Cc: Chris Paff; Steve Kizer; Brooke Kimbell; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: RE: cell phones

As of Monday Morning, where are we with this?

Thanks,

Terry

Terrence L Paff
President and CEO
<image003.jpg>

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From: Bob Keith
Sent: Thursday, February 13, 2014 10:52 AM
To: IT
Cc: Terry Paff; Chris Paff; Steve Kizer; Brooke Kimbell; Dan Correa; Kevin Godfrey; Loreli Burton
Subject: cell phones
Importance: High

I have an ASAP Ticket request.

Since RCA is getting bigger by the day and we are soliciting larger well known hospitals we need to work on getting cell phone compliant here at RCA.

To get started on this I believe we need phone number fields in the header that are labeled specifically for cell phones. I believe we should have 3, one that shows we got the number from the client (which is ok for us to robo dial), one that the debtor gives us directly(implied expressed consent that allows us to robo dial it) and a 3rd field that would be for the numbers we get from our skip tracing efforts like ECA and or accurint etc. The 3rd number would need to call manually until we get contact with the debtor and they tell us it's a good contact number for them.

Now with that said we would need to use a cell phone scrub through GC or another vender before we start to call the accounts so the numbers are moved to the correct cell field. I am not sure how to make this happened. My guess would be it would have to be a custom between GC and Dakcs.

We are open to any and all suggestions on the process and how we would work the accounts. For the skip accounts I would do list based on a phone number in the skipped/cell phone field for manual calls.

Thanks

Bob Keith

Bob Keith
Executive Vice President, Legal Department

<image003.jpg>
&

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Bob.keith@rashcurtis.com
Direct 707-454-2042
Fax 707-454-2018
http://www.rashcurtis.com

EXHIBIT 5

From: Natasha Paff <natasha@rashcurtis.com>
Sent: 2/25/2014 12:17:04 PM
To: Nick Keith <nick@rashcurtis.com>; Steve Kizer <steve.kizer@rashcurtis.com>; Bob Keith <bob.keith@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>
Subject: RE: Cell Phone - Auto Dial

Attachments: image001.jpg, image002.jpg

Hi Nick,

I appreciate your prompt response. I will review this matter in more detail with Chris directly.

Thank you

Natasha

Natasha L Paff
CAO

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&
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"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

From: Nick Keith
Sent: Tuesday, February 25, 2014 10:35 AM
To: Natasha Paff; Steve Kizer; Bob Keith; Chris Paff
Cc: Terry Paff
Subject: RE: Cell Phone - Auto Dial

Keith
EXHIBIT NO. 9
10/16/17
J. BOSETTI, CSR 11316

Hi Natasha,

We can make this happen it would show CEL. Although it would greatly clutter or Master screen if we added it in – we can place this in the Vic Dialer screen sequence 5-10 where we can pull if they are CEL or not.

The only thing we were trying to avoid is another 3rd party vendor cost and custom for our system to input this information and I believe this is why Chris came up with a more immediate and costless solution.

Please let me know how everyone would like me to proceed and I will make it happen. ☺

Nick Keith,

Nick Keith
Lead IT Analyst

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Office 707-454-2000 Ext 2086
Direct 707-454-2046
Fax 707-454-2001

From: Natasha Paff
Sent: Tuesday, February 25, 2014 10:32 AM
To: Steve Kizer; Nick Keith; Bob Keith; Chris Paff
Cc: Terry Paff
Subject: RE: Cell Phone - Auto Dial

I believe the client would like to see a dedicated field for cell phones. What is the current description of the fields you are referring to in your email below?

The priority is identifying a dedicated field for the cell phone number. The description doesn't necessarily need to read cell phone (although this would be nice). How difficult is it to change the description?

Thank you

Natasha

Natasha L Paff
CAO
RASH CURTIS ASSOCIATES
&
Professional Recovery Systems

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http://www.rashcurtis.com
Direct 707-454-2005 or 800-929-3935
Fax 707-454-2052
Cell 707-592-0889

From: Steve Kizer
Sent: Monday, February 24, 2014 10:23 PM
To: Nick Keith; Bob Keith; Chris Paff
Cc: Terry Paff; Natasha Paff
Subject: RE: Cell Phone - Auto Dial

Hi,
Would this resolve the clients request to block or have the control to not call cell phones? Are the clients going to want to see an actual field labeled cell phones?

Sincerely,

Steven Kizer

Steven Kizer
Compliance Director
RASH CURTIS
&
Professional Recovery Systems

Debt Collection Specialist
190 S. Orchard Avenue, Suite A-200
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From: Nick Keith
Sent: Monday, February 24, 2014 4:57 PM
To: Bob Keith; Steve Kizer; Chris Paff
Cc: Terry Paff; Natasha Paff
Subject: RE: Cell Phone - Auto Dial
Importance: High

Hello,

I was talking to Chris and Bob and Chris's Theory is if we have all ECA, and Accurint skip tracing phone numbers placed in fields 5-10 we can make the dialer and global not call these phone numbers and only the first four fields which are ALWAYS reserved for client given phone numbers or approved phone numbers by the debtor. Global also can spit out a no cell phone exception report so we know the reason global did not call this. This can save us money on a custom.

Does this work for everyone?

Nick Keith,

Nlck Keith
Lead IT Analyst

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Fax 707-454-2001

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EXHIBIT 6

From: Nick Keith <nick@rashcurtis.com>
Sent: 8/4/2015 5:45:52 PM
To: Bob Keith <bob.keith@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: RE: Cell Phones

Attachments: image001.png, image002.png

Might be time to invest in some transfer agents?

Nick Keith,

Nick Keith
Lead IT Analyst

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Vacaville, CA 95688
http://www.rashcurtis.com
Office 707-454-2000 Ext 2086
Direct 707-454-2046
Fax 707-454-2001

From: Bob Keith
Sent: Tuesday, August 04, 2015 5:45 PM
To: Chris Paff <chris.paff@rashcurtis.com>; Nick Keith <nick@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: RE: Cell Phones

Maybe have half the office manual dialing cells while the other have are global or on vic. Or pop all and use FOTI message on the land lines.

Thanks

Bob Keith

Bob Keith
Executive Vice President
Client Services, Legal and Marketing

Keith
EXHIBIT NO. 10
10/16/17
J. BOSETTI, CSR 11316

RASH CURTIS & ASSOCIATES

Revenue Recovery $pecialist

190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
Bob.keith@rashcurtis.com
Direct 707-454-2042
Fax 707-454-2018
http://www.rashcurtis.com

From: Chris Paff
Sent: Tuesday, August 04, 2015 3:30 PM
To: Nick Keith <nick@rashcurtis.com>; Bob Keith <bob.keith@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: RE: Cell Phones

Used the cell phone scrub today on queues h0-h4 and actually still had phones to call – 15k – however, if you listen to the floor you can hear the difference it makes calling land lines only. Hopefully we can have this resolved in a few days…

Potential Poe's will still be listed in Poe phone number 2 when skip tracing manually.

Chris Paff

Chris Paff
Executive Vice President of Collections and Operations
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Chris.paff@rashcurtis.com
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From: Nick Keith
Sent: Tuesday, August 04, 2015 3:01 PM
To: Bob Keith <bob.keith@rashcurtis.com>

Cc: Terry Paff <terry.paff@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: RE: Cell Phones

Hello,

We have discussed the cell phones today and here is what we came up with as of now.

1) We are currently waiting from a spin from Dakcs that will get all phone numbers (sequence 1-4) that were entered by employee number 99 ***Dakcs*** from any day after DoR which would be from any ECA's or batching from skip tracing vendors. When these are gathered they will place them into sequence 5-10
2) ECA are currently being remapped to only upload new phone numbers from 5-10. We are looking into the possibility of just using Dakcs Logic since Dakcs logic already has these going to these sequences.
3) Collectors are to only use the first four sequences for verified phone numbers and/or phone numbers that have been provided by the client.
4) We are currently (And since the beginning of me starting in IT) keep all files that have been sent to us electronically for any back up in case of a suit we can prove these phone numbers were provided on the clients file.

Chris is there any more you would like to add right now?

Nick Keith,

Nick Keith
Lead IT Analyst

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From: Bob Keith
Sent: Monday, August 03, 2015 9:09 PM
To: Nick Keith <nick@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: Re: Cell Phones

We should be safe if we get them from the client. So we need a field that only the number the client gave us goes there. Other skip and auto loads have to be barred from this field.

Thanks

Bob Keith

Bob Keith
Executive Vice President
Client Services, Legal and Marketing

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http://www.rashcurtis.com
P Please consider the environment before printing this email.

"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

On Aug 3, 2015, at 6:33 PM, Nick Keith <nick@rashcurtis.com> wrote:

We will make the change in the screen in the morning and Chris lets go over some type of process where the scrub will automatically move the cell phone over to this new field.

Now the tricky part is getting the cell phone numbers given to us by the client (majority do not list if it's a cell phone or not) . Does it matter if the client specified cell phone in it? And to try and get the system to know not to move these ones approved by the client. Unless we're just going to be safe and always leave these where they are.

I'll see what time works best for you to go over this in the morning.

Nick Keith,

Nick Keith
Lead IT Analyst

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Fax 707-454-2001
P Please consider the environment before printing this email.

On Aug 3, 2015, at 5:16 PM, Terry Paff <terry.paff@rashcurtis.com> wrote:

Chris and Nick,

This is horrible, please make this happen ASAP and keep me in the loop daily as to your progress.

Thanks,

Terry

Terrence L. Paff
President & CEO

<image001.png>

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From: Bob Keith
Sent: Monday, August 03, 2015 5:09 PM
To: Nick Keith <nick@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: Cell Phones
Importance: High

We need a field where we can store cell phones in the header ASAP. This line needs to be clearly marked as a cell phone. We have to call these manually unless our clients send us the admitting form that shows the debtor gave them this number to call.

We need to start doing cell scrubs immediately. We can do this through global connect. I have 3 TCPA claims just in the last 4 weeks where we are going to have to pay. If we get one of our big clients like Sutter sued they are going to drop us like a hot potato.

There is no limit to this TCPA claims/damage. Todays is asking for 26K. If they didn't give this number to the client we will have to pay.

We are now to big not to do cell phone scrubs.

Thanks

Bob Keith

Bob Keith
Executive Vice President
Client Services, Legal and Marketing

<image004.png>

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<image004.png>

EXHIBIT 7

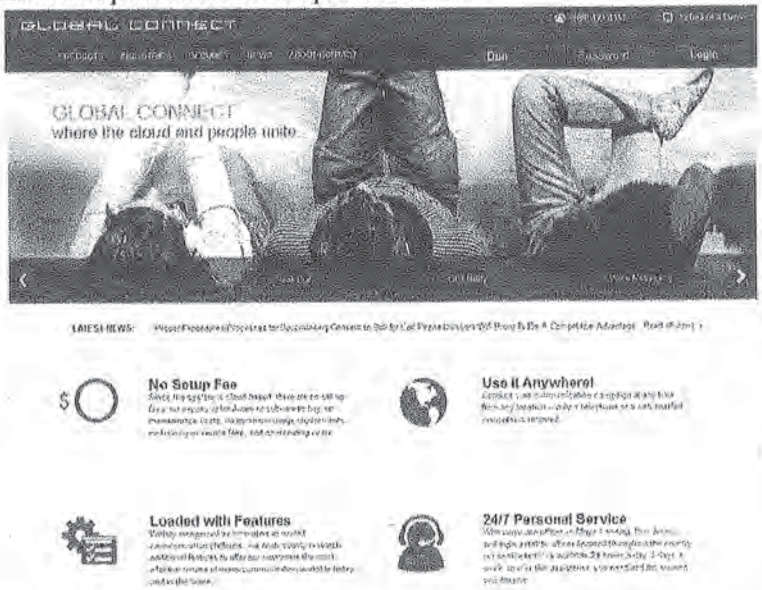
Customer Manual

Table of Contents

A. Introduction

a. The Global Connect Website address is https://www.gc1.com. All customers are assigned a Login ID and Password to access the site. If you do not have a Login ID or password, please contact your Global Connect Representative.

b. The content on this site is a detailed description of the many applications for voice broadcasting and how easy it is to use. In addition to the content, the home page is also the login screen for users. To login, simply type your user name and password into the provided fields.



c. **Tabs** – **After** you log in, you will notice along the top of your account screen a group of tabs. These tabs include the News, Reports, Call Lists, Broadcasts, Schedule, Accounting, and Preferences tabs. Below is a brief overview of the tabs

   i. **Reports** – The reports tab lets you view, sort, and export the results of a broadcast.

   ii. **Call Lists** – The call list tab is used for the upload, creation, and storage of call lists.

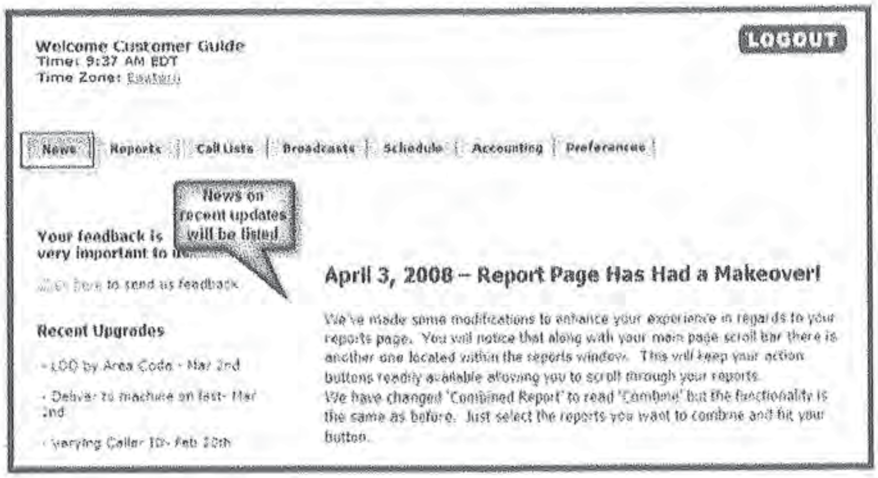
   iii. **Broadcasts** – The broadcast tab is used for the upload, creation, and storage of recorded messages.

   iv. **Schedule** – The schedule tab is where a broadcast is scheduled to deploy.

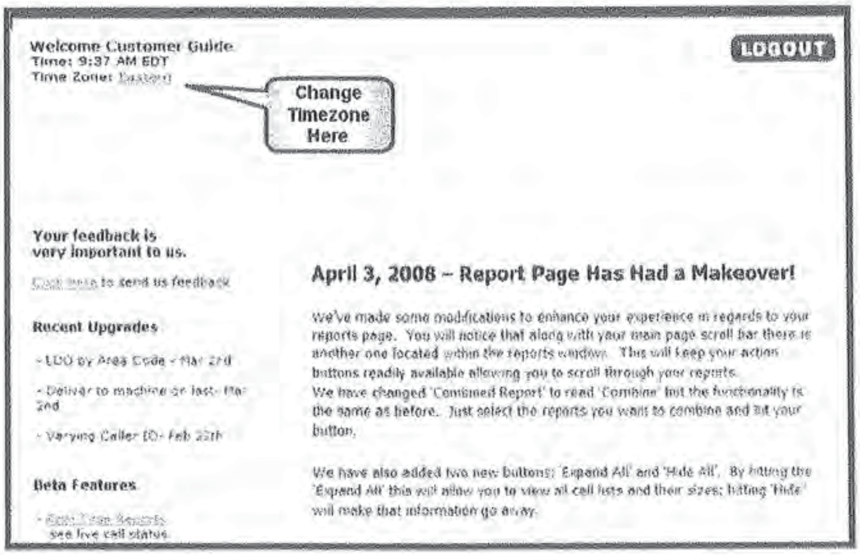
   v. **Accounting** – The accounting tab is a summary of broadcasts for your account. This tab allows you to print out a statement or invoice of billable usage.

   vi. **Preferences** – The preference tab is a place to change the current time zone or language, change the password, enable link back recordings or add and delete area codes to the DNC (do not call) list. You can also enable the scrubbing of your calls to prevent connected numbers from being called within a designated time frame for 24, 36 or 48 hours. You can enable an auto split by size or time zone.
   NOTE: Not all of these options are available to all industries

B. **News Tab** -Once you log in, the tab labeled "NEWS" will display. This page tells users what upgrades Global Connect has made to the system and what upgrades are coming soon.



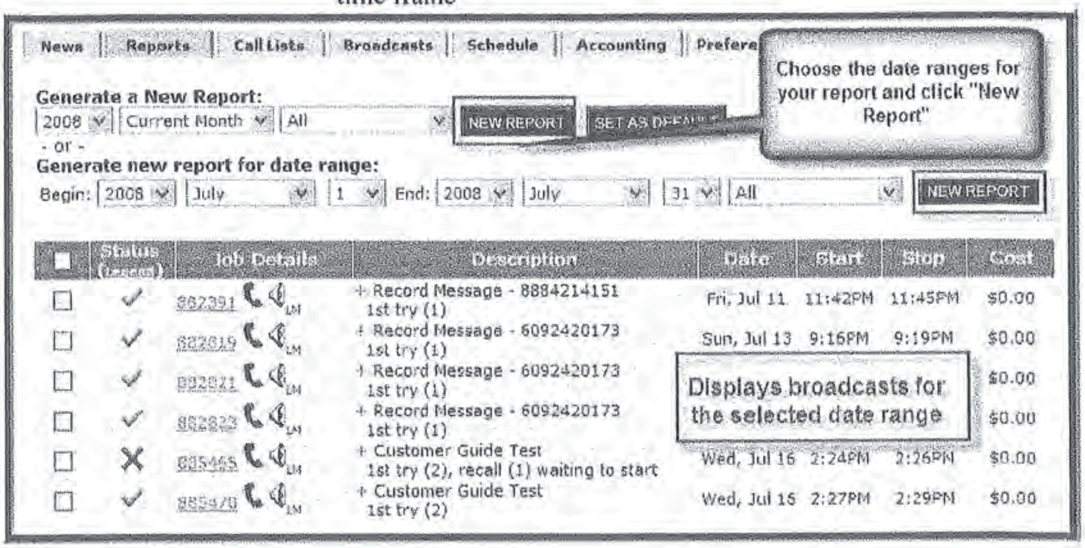
a. Update the ***Time Zone or Language*** (this can also be changed in the "Preferences" tab)
   i. Change the time zone
      1. Click on the link and scroll through the provided list
      2. Select your choice by clicking on the appropriate Time Zone
      3. Click the "Continue" button to save the change
   ii. Change the language
      1. Click on the link and scroll through the provided list
      2. Select your choice by clicking on the appropriate language
      3. Click the "Continue" button to save the change



c. Reports Tab – The Reports Tab is where you would go to manage your broadcasts or to review the statistics/results

NOTE – reports CANNOT be deleted as they are kept for legal purposes should you need to confirm whether a recipient received their broadcast

a. Report Tab Elements
   i. Generate a New Report –you can specify the time frame of broadcasts you would like displayed on this tab
      1. Select the year for the broadcast report list using the drop down arrows
      2. Select the month or days for the broadcast report list using the drop down arrows
      3. Select whether you would like to see current running or future scheduled broadcasts using the drop down arrows
      4. After selecting timeframe, click "New Report" to display a list of broadcasts in the chosen time frame
      5. Click "Set as Default" to have this list criteria display upon each time you go to the 'Reports Tab'
   ii. Generate new Report for Date Range – lets you specify the specific date range for the broadcasts list you would like to display
      1. Select the beginning and ending year, month, and day using the drop down arrows for each field
      2. click "New Report" to display the list of broadcasts in the chosen time frame



iii. Broadcast list elements

1. Status (Legend) – displays an icon explaining the broadcast completion status

Status Legend

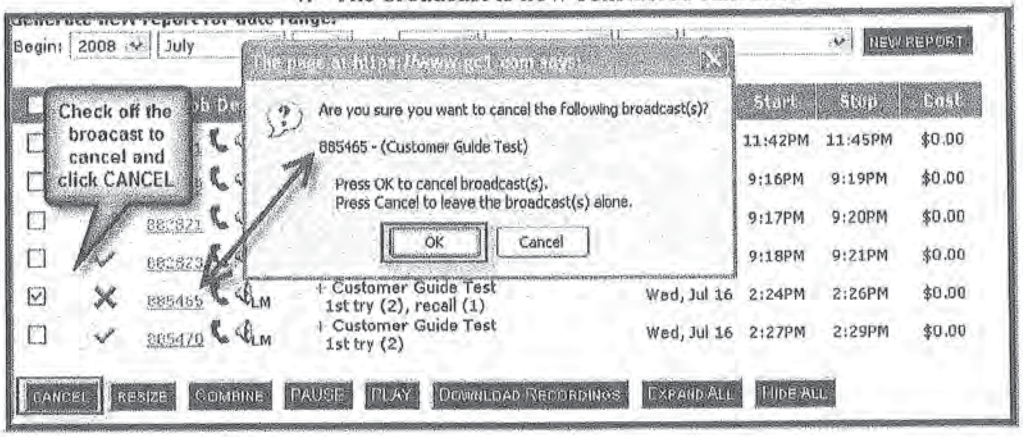
- Not all calls were placed for this broadcast prior to reaching its scheduled finish time.
- The broadcast has been cancelled by Global Connect.
- The broadcast has been cancelled by the Customer.
- The broadcast is complete with less than 10% of the calls cancelled.
- The broadcast is complete with greater than 10% of the calls cancelled.

2. Job Details Number – the number that identifies the broadcast
3. Description – displays the broadcast and list name
4. Date – displays the date of the broadcast
5. Start – displays the time the broadcast started
6. Stop – displays the time the broadcast completed
7. Cost – displays cost of the broadcast

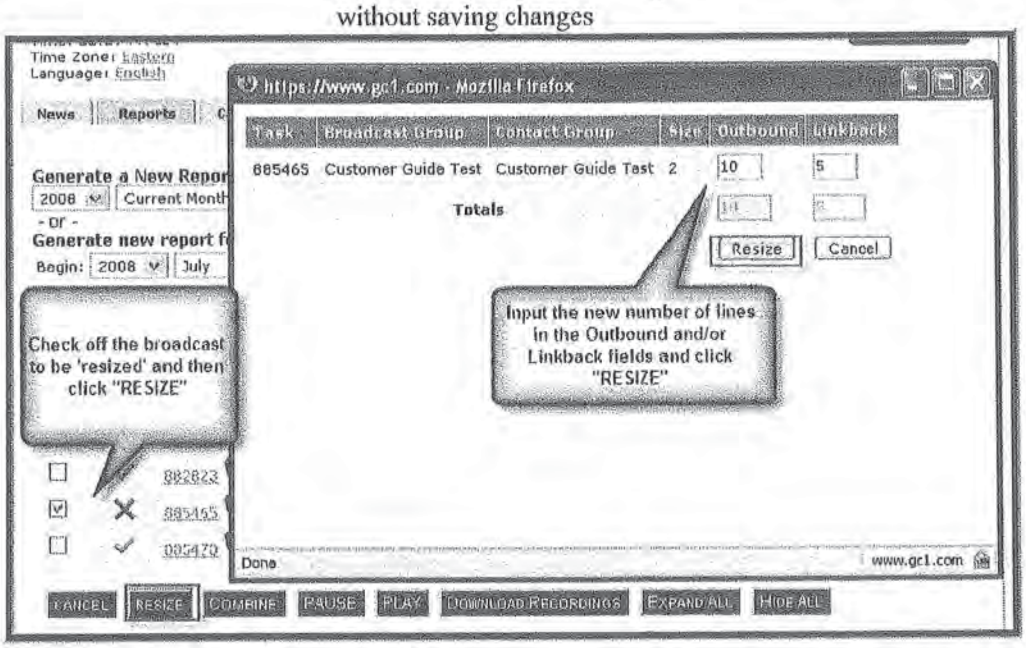
☐	Status (Legend)	Job Details	Description	Date	Start	Stop	Cost
☐	✓	882391 LM	+ Record Message - 8884214151 1st try (1)	Fri, Jul 11	11:42PM	11:45PM	$0.00
☐	✓	862815 LM	+ Record Message - 6092420173 1st try (1)	Sun, Jul 13	9:16PM	9:19PM	$0.00
☐	✓	862821 LM	+ Record Message - 6092420173 1st try (1)	Sun, Jul 13	9:17PM	9:20PM	$0.00
☐	✓	882823 LM	+ Record Message - 6092420173 1st try (1)	Sun, Jul 13	9:18PM	9:21PM	$0.00
☐	✗	835455 LM	+ Customer Guide Test 1st try (2), recall (1)	Wed, Jul 16	2:24PM	2:26PM	$0.00
☐	✓	885470 LM	+ Customer Guide Test Customer Guide Test (2) 1st try (2)	Wed, Jul 16	2:27PM	2:29PM	$0.00

iv. Cancelling a Broadcast

1. For the broadcast you wish to cancel, check the box to the left of the column titled Status
2. Click the "CANCEL" button at the bottom
3. Confirm the cancellation details and click "OK"
4. The broadcast is now considered cancelled

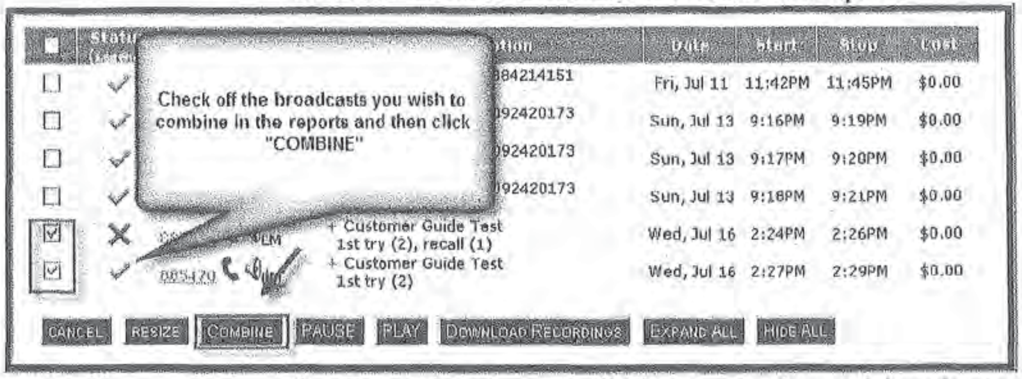


v. Resizing a Broadcast – manages the speed of a broadcast
   1. For the broadcast you wish to resize, check the box to the left of the column titled Status
   2. Click the "RESIZE" button
   3. Outbound Lines
      a. To speed up the broadcast, increase the number in the outbound lines box
      b. To slow down the broadcast, decrease the number in the outbound lines box
   4. Linkback lines (for inbound calls)
      a. To increase the number of allowable inbound calls, increase the number in the Linkback lines box
      b. To decrease the amount of incoming calls, decrease the number in the Linkback lines box
   5. Click RESIZE for new settings to be applied or CANCEL to exit without saving changes

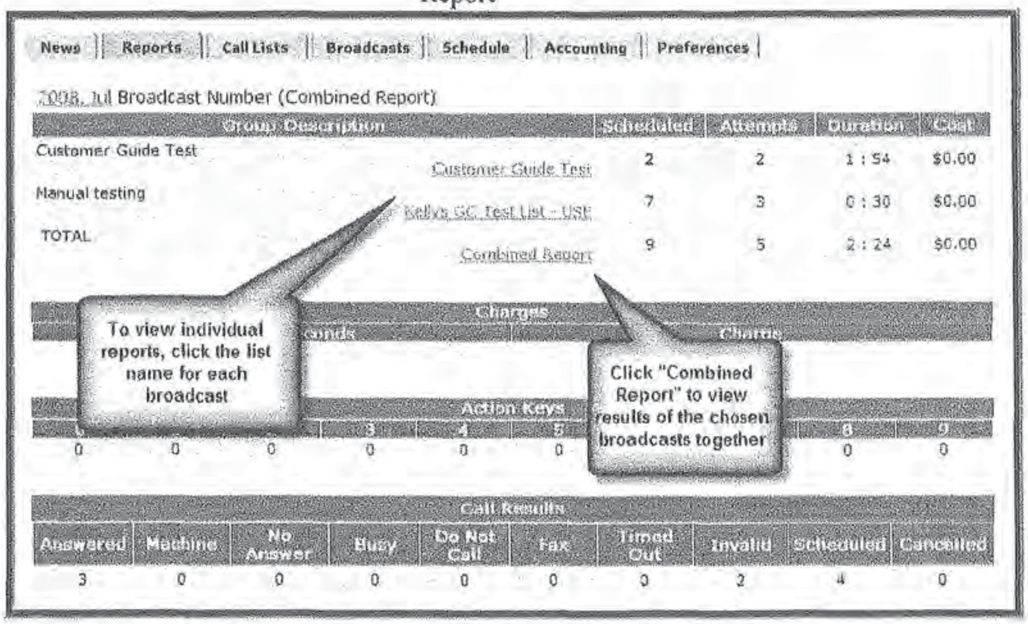


vi. Combine – this enables you to combine results from multiple broadcasts into one report

1. For the broadcasts you wish to combine into one report, check the boxes to the left of the column titled Status
2. Click "COMBINE" to review the combined report

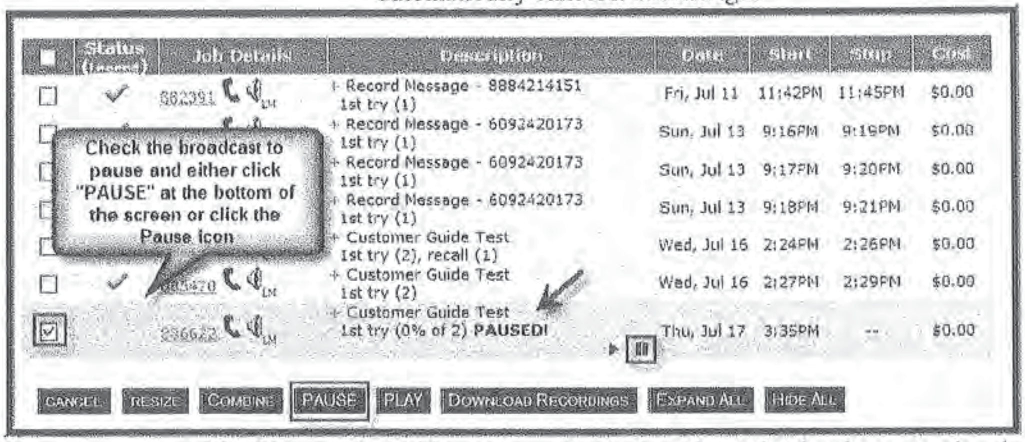


3. The combined report will allow you to view each broadcast individually or combined as a whole
   a. To view the individual broadcast, click on the broadcast list name
   b. To view the combined report, click the words "Combined Report"

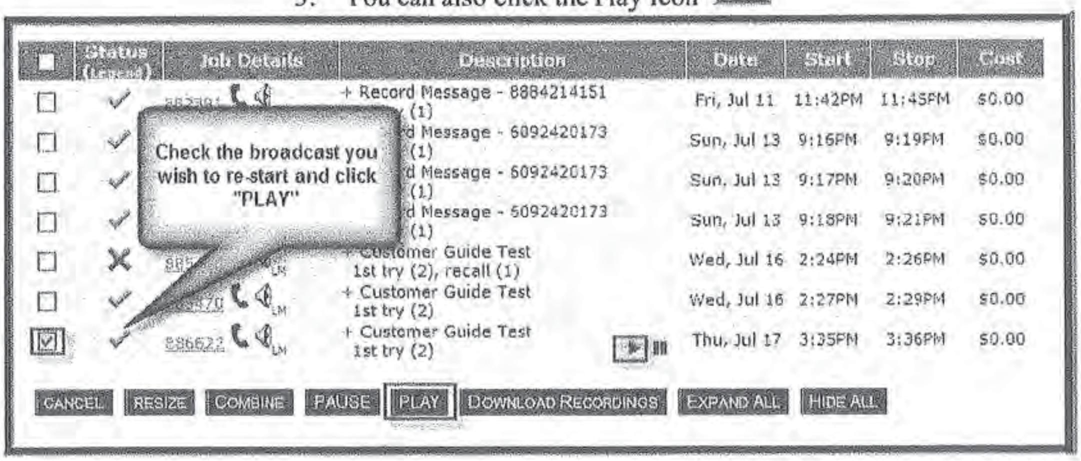


vii. Pause – this enables you to temporarily stop calls from delivering
1. For the broadcast you wish to pause, check the box to the left of the column titled Status
2. Click "PAUSE" at the bottom of the screen
3. You can also click the Pause Icon

NOTE: If this broadcast is left on Pause without being cancelled or re-started, the Global Connect System will automatically cancel it at midnight

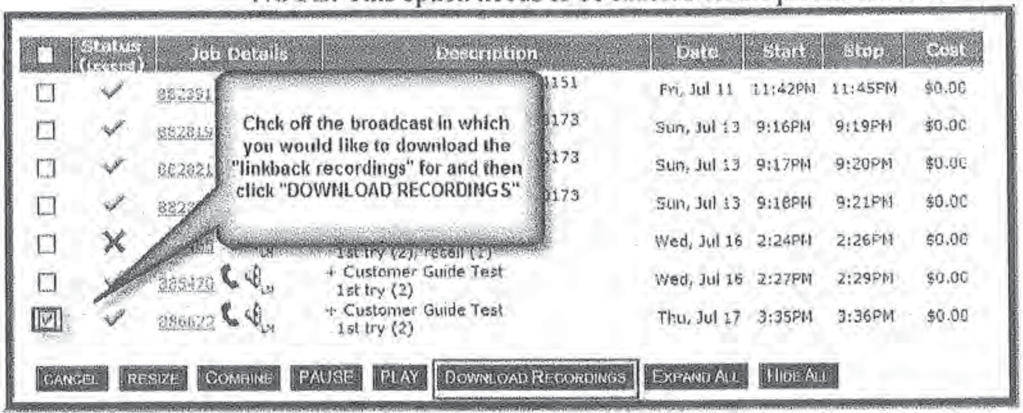


viii. Play – this enables you to restart a broadcast that has been previously paused
1. For the broadcast you wish to re-start, check the box to the left of the column titled Status
2. Click "PLAY" at the bottom of the screen
3. You can also click the Play Icon



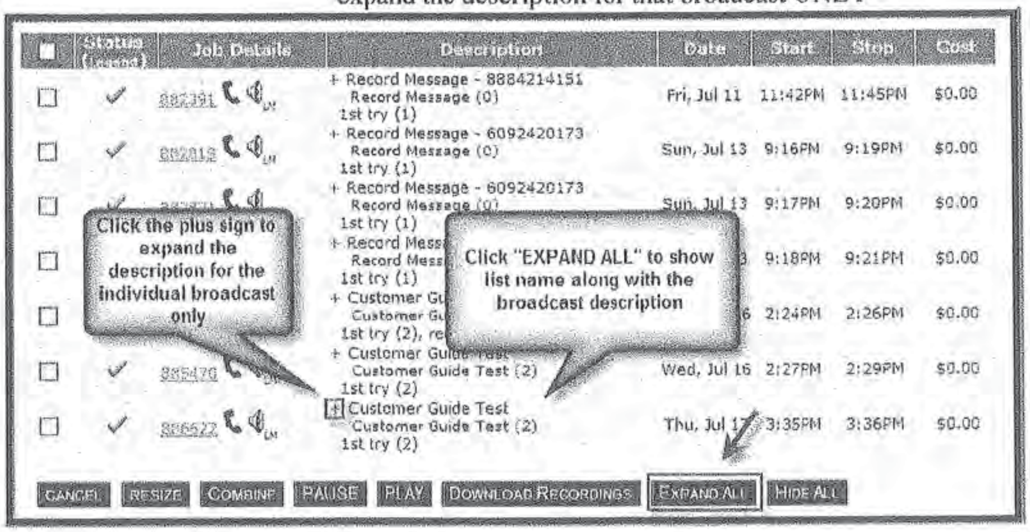
ix. Download Recordings – to download all of the linkback recordings
    1. For the broadcast you wish to download the linkback recordings for, check the box to the left of the column titled status
    2. click "DOWNLOAD RECORDINGS"

NOTE: This option needs to be enabled on the preferences tab



x. Expand All – this expands the description to show the call list along with the broadcast name
    1. Click "Expand All"
        a. Description will now show broadcast name and list name

NOTE: clicking the + sign next to the broadcast name will expand the description for that broadcast ONLY



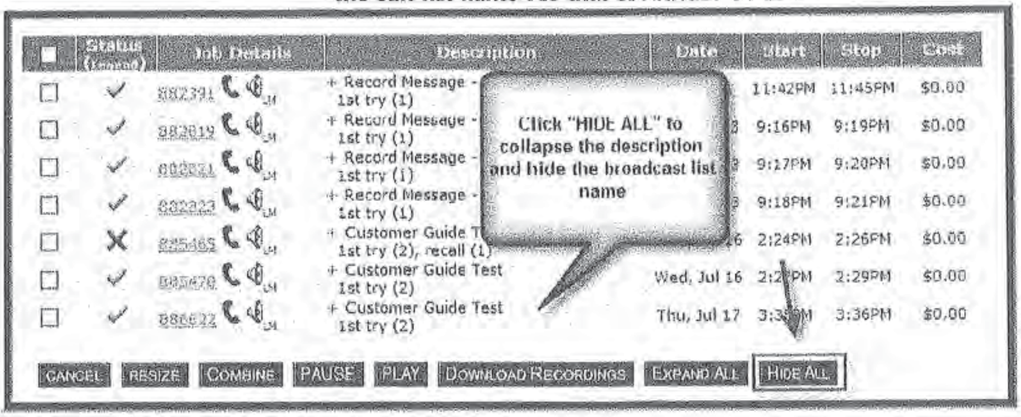
RCA 0000055

xi. Hide All

1. Click "Hide All"

   a. Description field will now show broadcast name only

   NOTE: clicking the + sign next to the broadcast name will hide the call list name for that broadcast ONLY



b. Viewing a Broadcast Report

i. Click on the job detail number to view the Report Summary Screen Field definitions are to follow

1. Summary

   a. Total Scheduled – The total number of phone numbers in this broadcast
   b. Attempts – The total number of phone numbers that have currently been attempted
   c. Remaining – The total number of phone numbers that have yet to be made
   d. Start Time – the time the broadcast began
   e. End Time – the time the broadcast has ended
   f. Minutes:Seconds – The total amount of usage that has been incurred for this broadcast
   g. Charge – the total cost for this broadcast

2. Call Results

   a. Answered – the total number of live (real person) answers
   b. Machine – the total number of answering machine deliveries made
   c. No Answer – the number of calls that were dialed with no answer
   d. Busy – the total number of calls dialed that reflected a busy signal
   e. Fax – the total number of calls dialed that reflected a fax tone
   f. Invalid – the total number of calls dialed that reflected an invalid phone number
   g. Do Not Call – the total number of people in your Do Not Call List (DNC list) that were attempted in the particular broadcast. The number here also reflects duplicate phone #'s and do not call area codes that were set up in the preferences tab.

   h. Cancelled – the number of calls cancelled due to the time restrictions and/or a scheduled stop time
3. Action Keys
   a. (0-9) – The total number of times that the particular number key was pressed that the call recipient pushed
4. Link Back Details
   a. Total Link Back/Answered – The total number of people who pressed a key to link back to your link back number
   b. Total Link Back/Talk Off – The total number of people who actually had a conversation with a customer service representative (CSR) by way of the linkback number
   c. Hang up at Transfer – The total number of people who hung up after pressing the 9 key to link back but before connecting to a CSR
   d. Hang up at Hold – the total number of people who hung up while waiting on hold for a CSR
   e. Total Link Back Dropped – The total amount of people who hung up either at Transfer or on hold
5. Link Back Statistics(Averages) – times are in seconds
   a. Message – the average time the call recipient listened to the message
   b. Transfer – the average time it took Global Connect to dial the linkback number and connect the line to the CSR
   c. 1 Key Connect – The average time it took the inbound call to navigate through the auto attendant and for the CSR to press the 1 key to connect the call if a whisper was enabled as well
   d. Talk Off – the average time of call between the CSR and call recipient
   e. Total Time – the average time of a call from the point of recipient answer to the point of CSR hang up
   f. Cost – the average cost per link back call
6. Filter Options
   a. Drop down box contains different criteria as to how you would like to filter the report
      i. Choose ---------- for a complete report

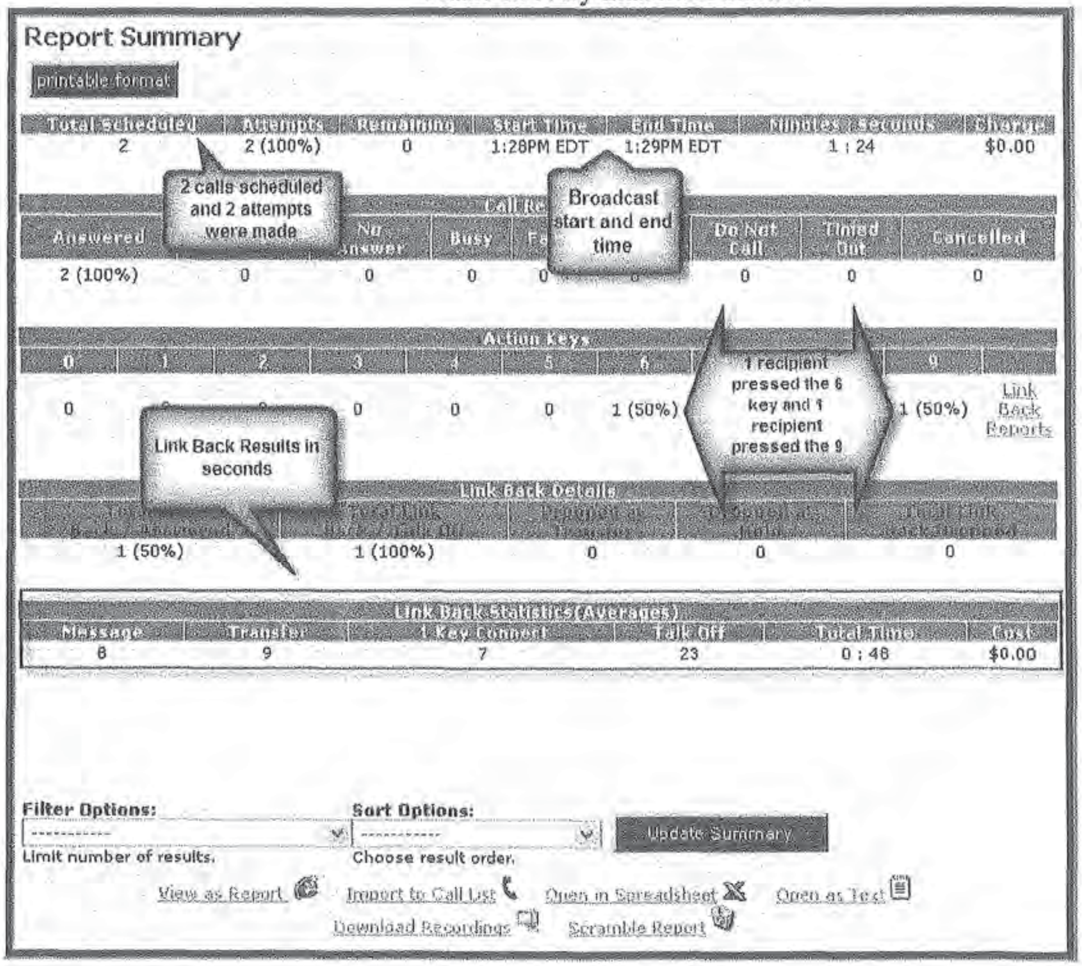
   NOTE: Please call your Global Connect Representative for more information
7. Sort Options
   a. Drop down box displays different sort options as to how you would like the report results sorted
8. Clickable Links
   a. "View as Report" - Gives detail on every phone number in the broadcast
   b. "Import to Call List" - Will create a call list based on the filter options chosen
   c. "Open in Spreadsheet" - Will allow you to Open and/or Save the report in Excel
   d. "Open as Text" - Will allow you to Open and/or Save the report as a text file

e. "Download Recordings" - Will allow you to download all recordings if the "record linkback" feature was enabled

f. "Scramble Report" - This option will encrypt the report so it cannot be read

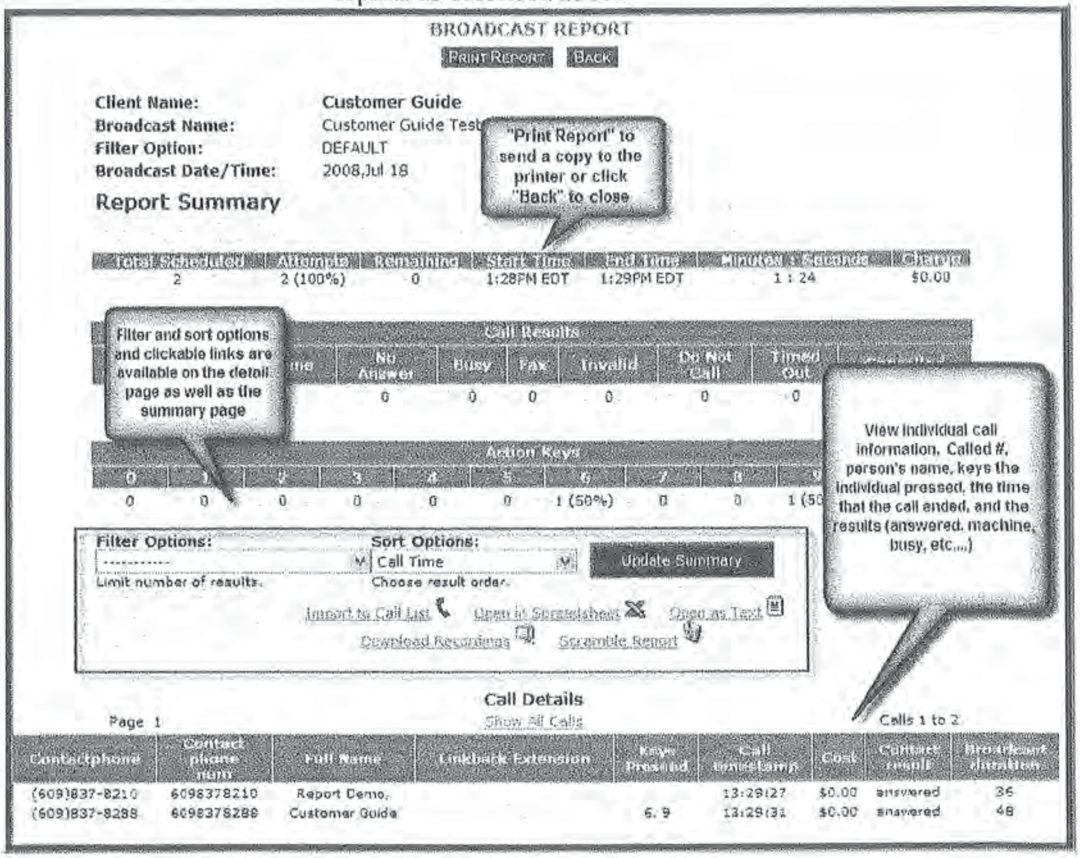
NOTE: by using Scramble Report, you are actually **DELETING** the data and it **can not be retrieved!**

g. "Link Back Reports" (up near 'Action Keys') – gives details on every Link Back initiated



RCA 0000058

ii. View as Report
1. Click the "View as Report" Link
2. Click the "OK" box on the informative "Generating Report" box
3. Detailed report will display for review
4. Click "Print Report" to send a copy of the report to the printer
5. Click "Back" to close the report details page
6. View the broadcast details at the bottom of the page
NOTE: details on the report may vary based on the information in the call list that the broadcast was delivered to
7. Clickable links and filter options are available to download reports as described above



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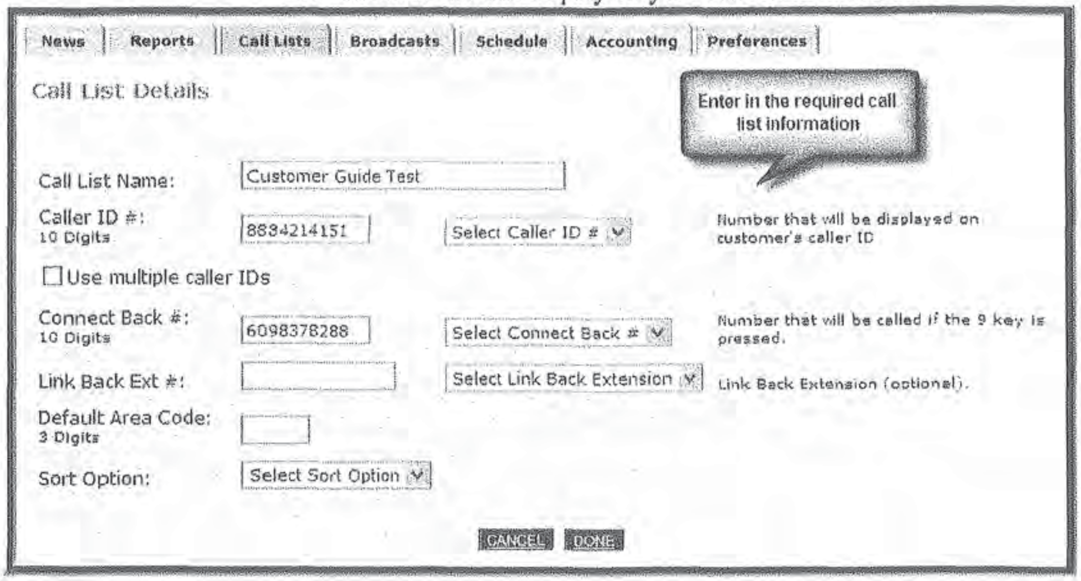
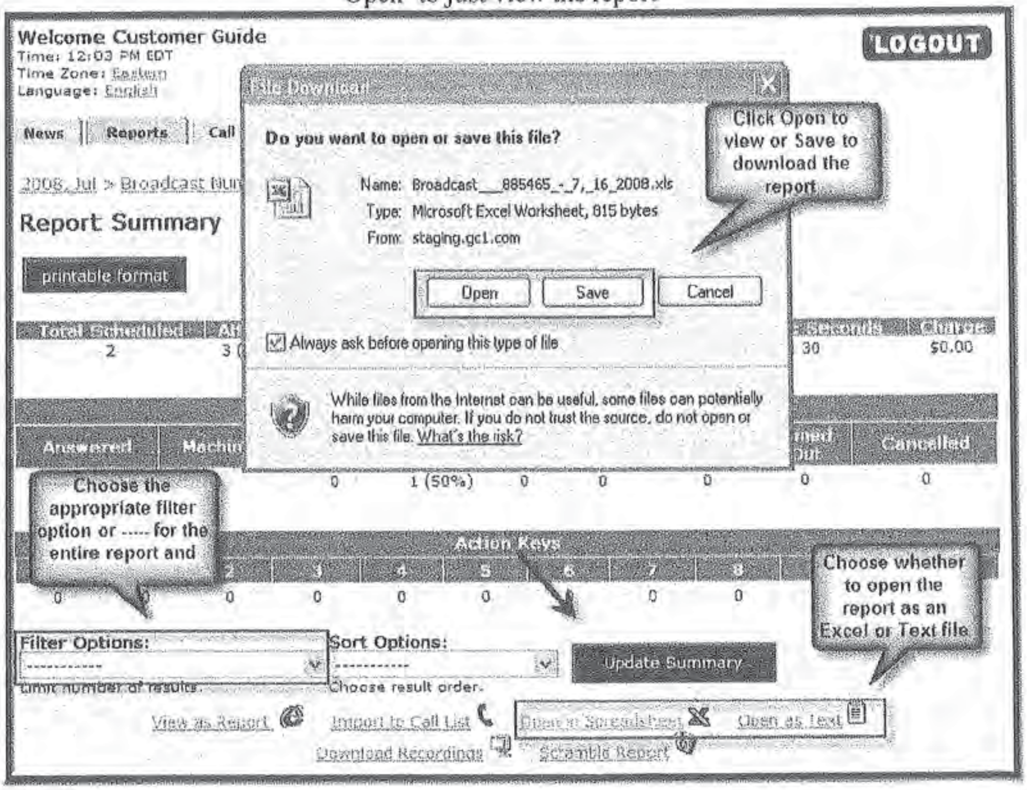
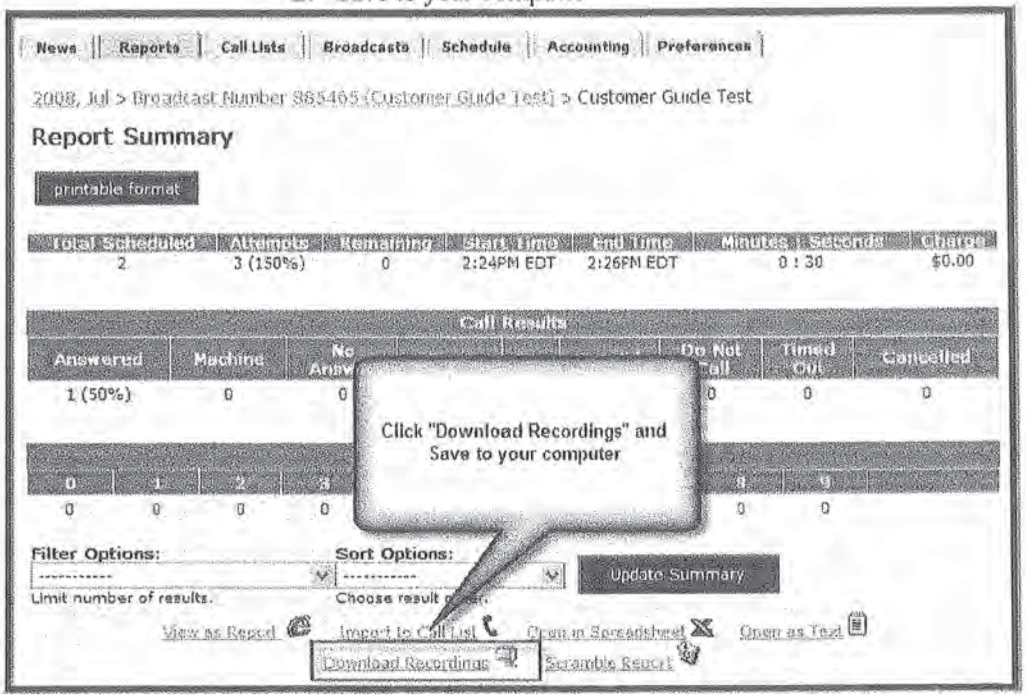
iii. Import to Call List – you can use the filter options to select the criteria for a new call list
    1. Use the filter options and choose your criteria for the new call list
    2. Click "Update Summary"
    3. Click the "Import to Call List" link
    4. Fill out the appropriate call list detail information as appropriate and click "Done"
    5. The new list will display on your call list detail screen



iv. Open in Spreadsheet or Open as Text – to download a copy of the report in an excel or text file format
   1. Use the Filter options to identify the necessary criteria for your report
      a. If you wish to have the entire report downloaded, ensure the Filter Option box contains "----------" as the option
   2. Click on either the "Open in Spreadsheet" or "Open as Text" link
   3. Choose either 'Save' to save the report to your computer or 'Open' to just view the report

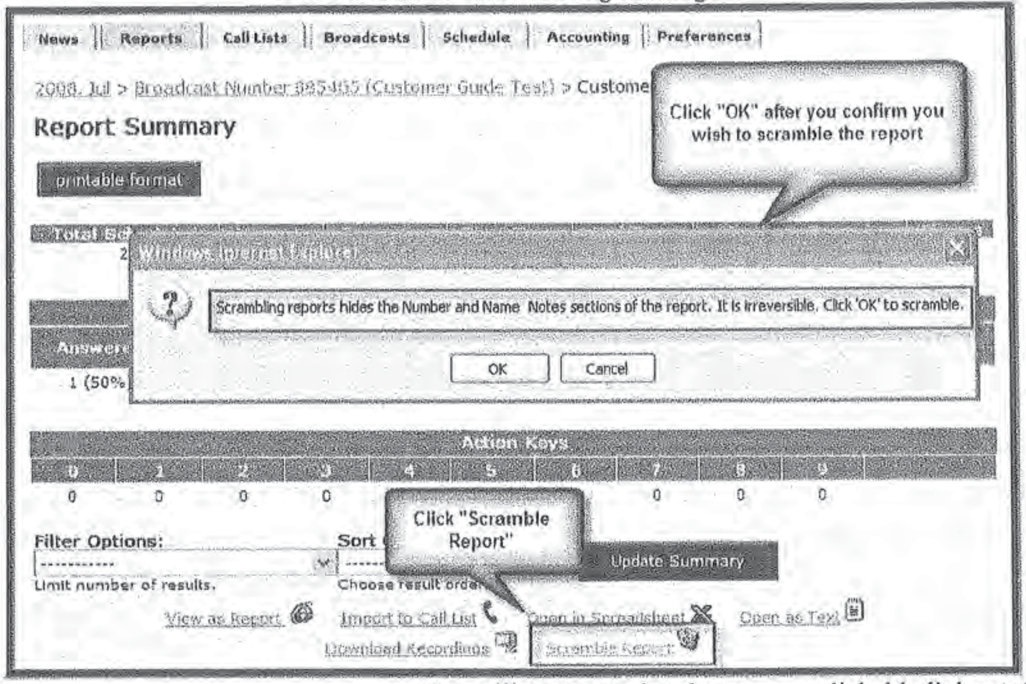


v. Download Recordings – to download the link back recordings from this broadcast
    1. Click "Download Recordings"
    2. Save to your computer

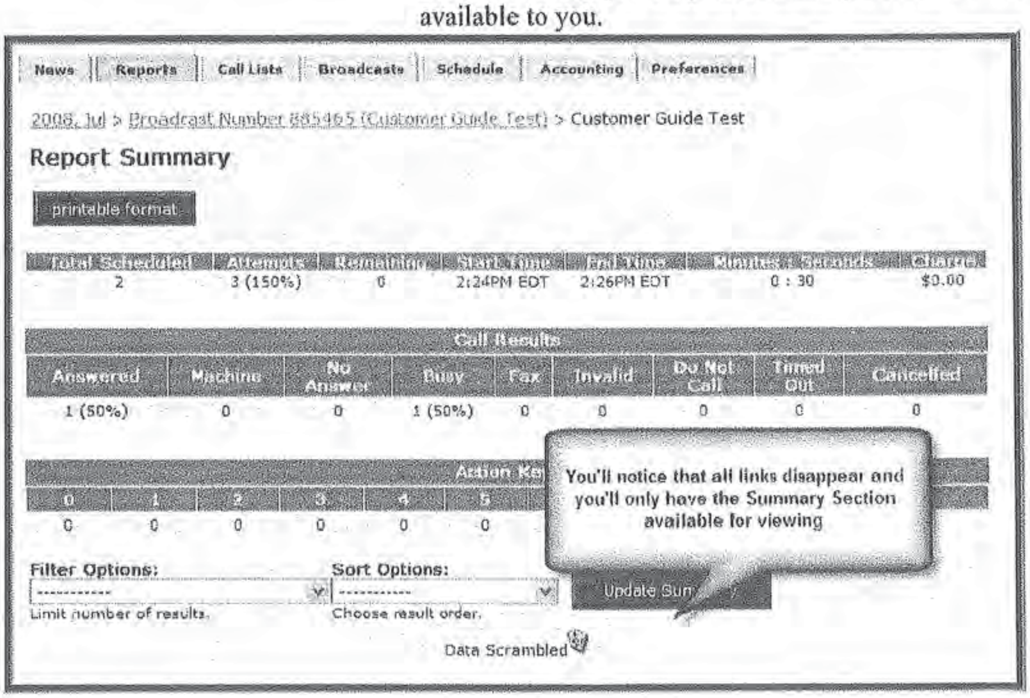


RCA 0000062

vi. Scramble Report – to scramble the report so it can no longer be viewed
   1. Click "Scramble Report"
   2. Click "OK" after reading warning



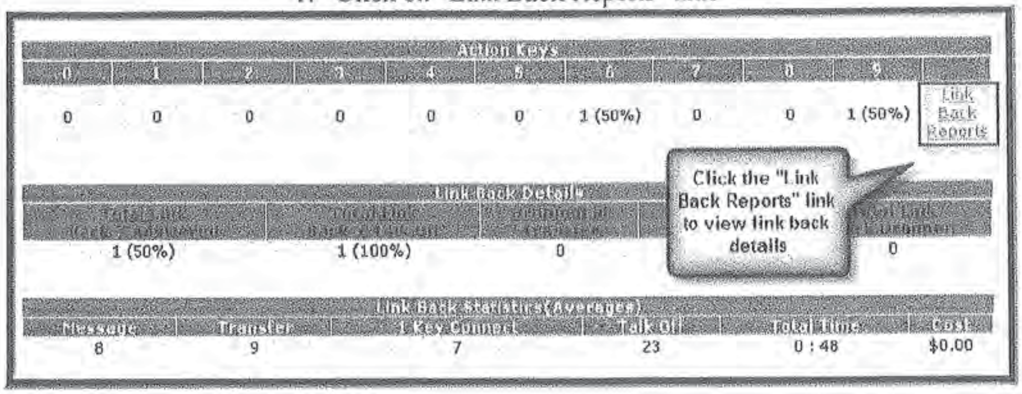
a. You will now note that there are no clickable links at the bottom of the page. Only the Summary Screen will be available to you.



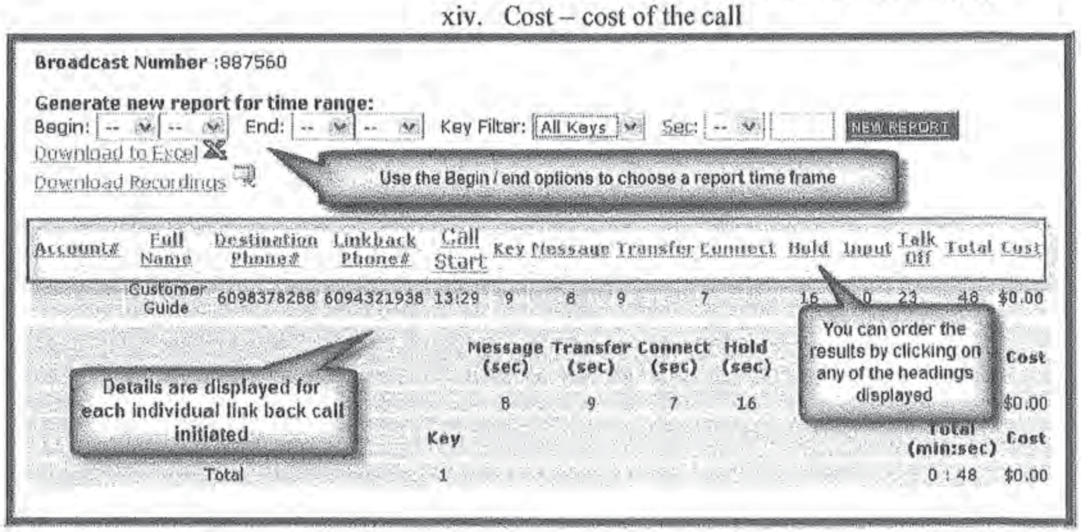
RCA 0000063

vii. Link Back Reports – view details of all Link Backs initiated

1. Click on "Link Back Reports" link



2. Report details are displayed
    a. You can use the Begin / End filter options to customize the display results
    b. You can also click on Header names to order the display of the report. Header names are as follows:
        i. Account # - account number from the call list
        ii. Full Name – full name from the call list
        iii. Destination Phone # - number called from the call list
        iv. Linkback Phone # - the linkback number set up in the call list details screen
        v. Call Start – the time the call was answered
        vi. Key – the key the recipient pushed to connect to a CSR
        vii. Message – time in seconds the recipient listened to the message
        viii. Transfer – time it took Global Connect to dial the linkback number and connect the line
        ix. Connect – The time it took the call to navigate through the auto attendant and the CSR to connect the call
        x. Hold – how long the call recipient was on hold prior to connecting to the CSR
        xi. Input – the key the CSR pushed to connect the call
        xii. Talk Off – total time from when the CSR pushed the 1 key to the time the call disconnected
        xiii. Total - the total time of the call from the time of recipient answer to the time of CSR hang up
        xiv. Cost – cost of the call



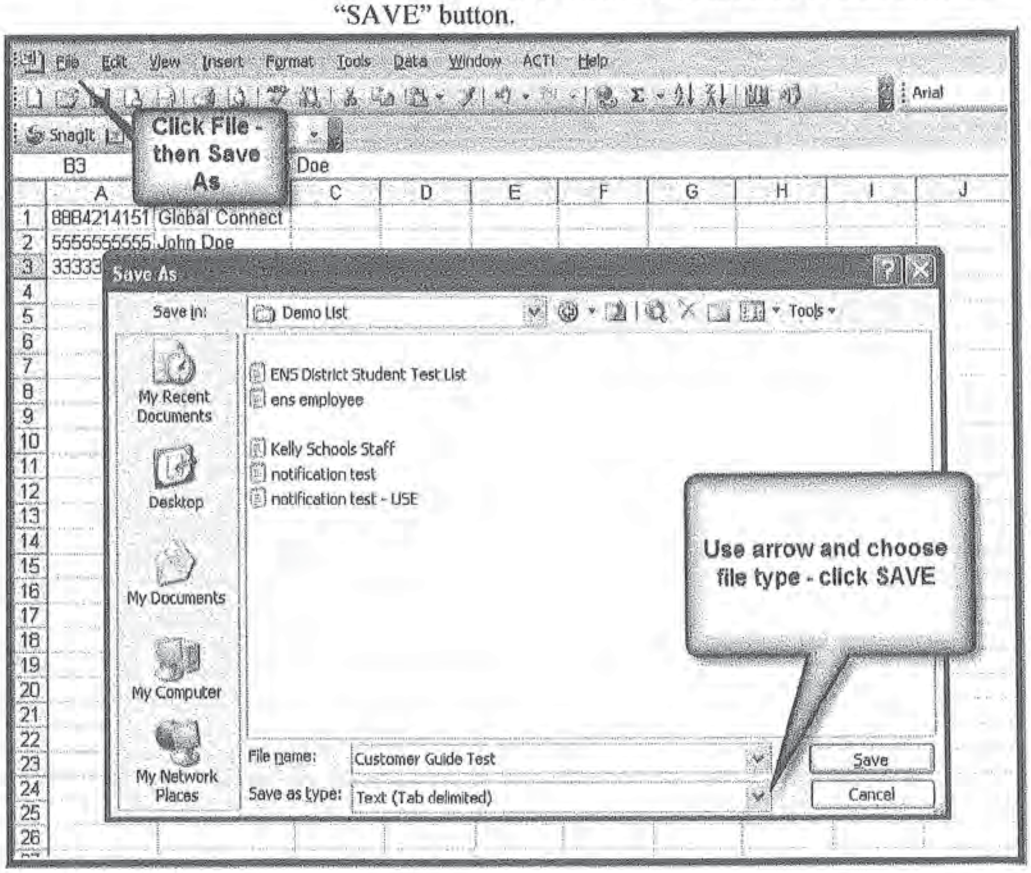
D. Call List Tab

a. How to Create a Call List - The first step to setting up a broadcast is to import a call list into the Global Connect System. Below are the steps to import a call list.

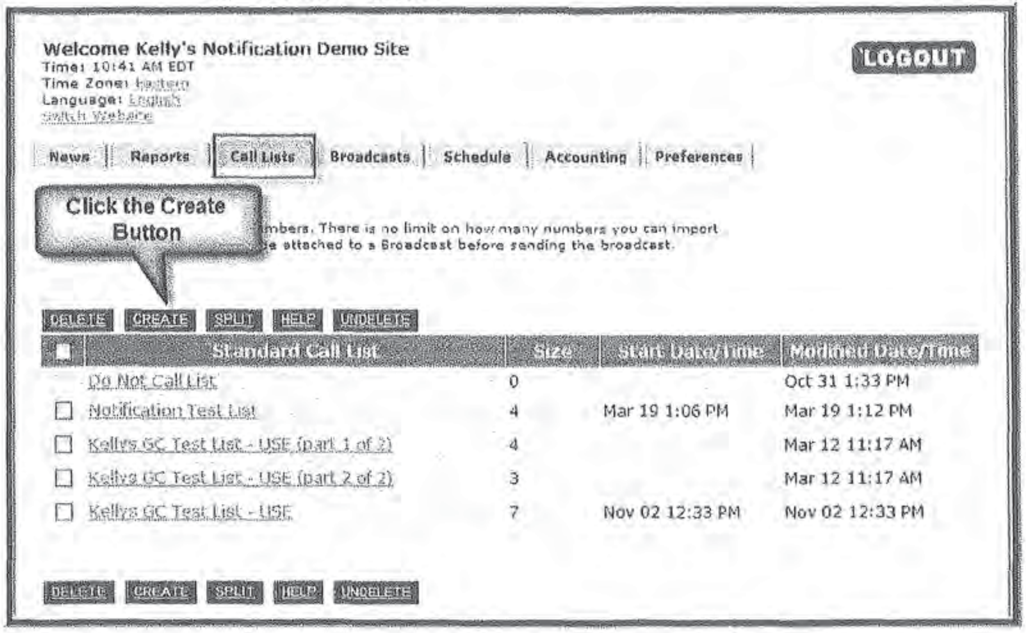
b. Save an Excel File to Text Tab Delimited – The Global Connect System can upload files in four separate formats (listed below). To save an excel data file into one of these formats follow the steps below

   i. Text Tab Delimited
   ii. Comma Separated
   iii. Comma Separated Standard
   iv. Pipe Delimited

      1. Open the excel file that contains your call group information.
      2. Click "File" at the top left corner. Scroll Down and click "Save As".
      3. A window will appear. At the bottom you will see the "Save as Type:" field. Click the down arrow next to that field.
      4. Give the file a name
      5. Scroll down to the format of your choice (preferred is Text Tab Delimited). Click the format you choose and then click the "SAVE" button.



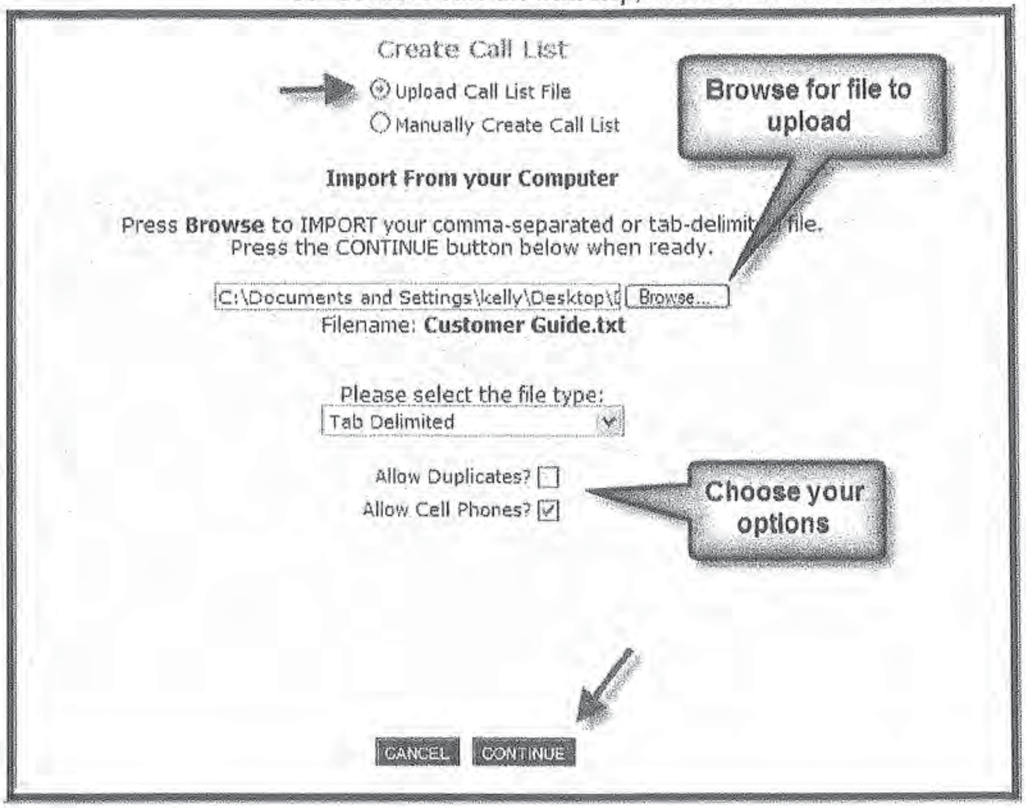
c. **Import Call List to Global Connect** – Now that your call list is ready, the next step is to upload the file into the Global Connect System.
   i. Click on the "Call Lists" Tab
   ii. Click on "Create"



iii. A new page will display where you would choose "Upload Call List File"

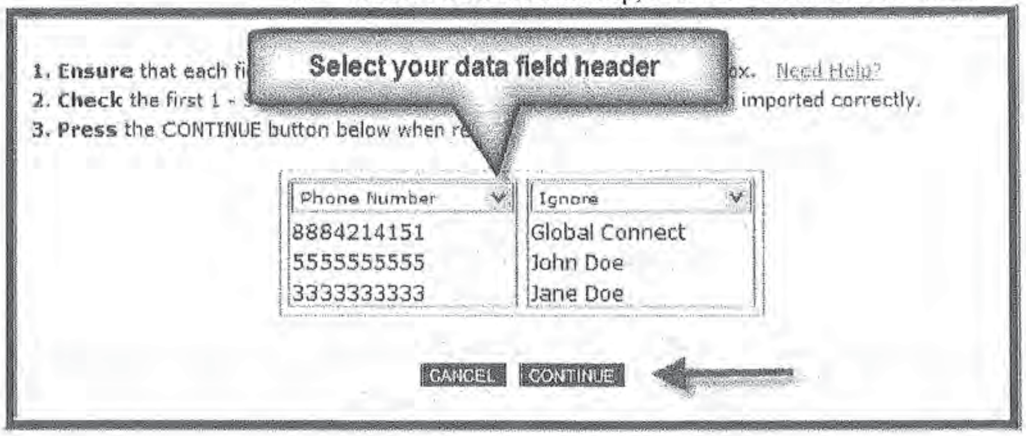
iv. Click on the "Browse" button

1. A search window will appear. Find your call list on your computer and click on it.
2. The file will upload to the Global Connect System
3. Ensure the correct file type displays below. If not, choose the file type from the drop down arrow selection
4. There is also an option to allow duplicate phone numbers and to allow cell phones. If the boxes are checked, it will allow the duplicate and cell numbers to remain in your list and be called. Otherwise, those numbers will be sorted out into a separate "errors" call list and/or a cell phone list.
5. To move onto the next step, click the "CONTINUE" button



v. Select Data Fields – the next window is where you select the data fields you want to upload. To send a broadcast, you only need a phone number field. However, you may want to include an account number or ID number for reporting purposes and/or whisper link backs.

1. To include a field, click the down arrow and choose a heading name from the list provided
2. To exclude a field, click the down arrow and choose "Ignore" from the list provided
3. To move onto the next step, click the "CONTINUE" button

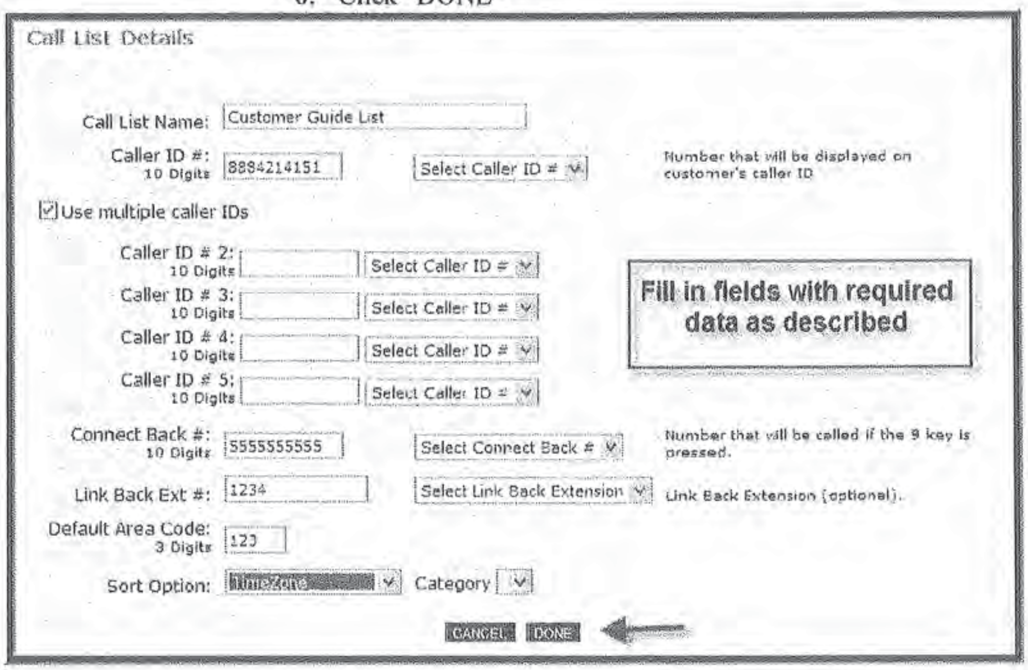


vi. Call List Details – The next screen is where you name your call list, select the caller ID recognition, link back number, and default area codes

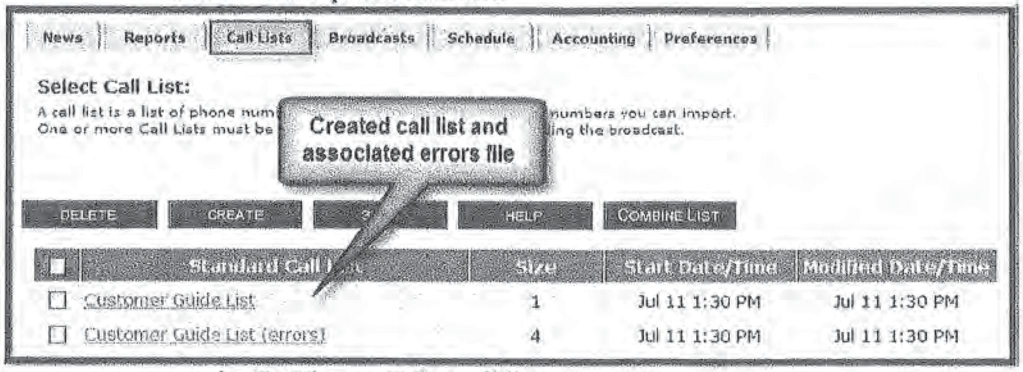
1. Call List name (required field) – name the call list in a way that will not be confused by or with other lists you upload. This call list can be re-used.
2. Caller ID (required field) - The phone number you type in this field will be the number displayed on the recipient's caller ID.

NOTE: enter in the ten digit phone number without dashes or parenthesis (example: 8884214151)

3. Use Multiple Caller ID's (not available for all industries) – check this box if you want multiple caller ID's to show on the recipients phone on each retry
    a. If the box is checked, four additional Caller ID fields will display for entry of more phone numbers.
4. Connect Back # (required field) - The phone number where the call will be transferred when a call recipient presses the 9 key to link back (connect back) to a CSR
5. Link Back Ext – The ability exists to link back to the call center and dial the CSR's extension at their desk or to your hunt group.
6. Default Area Code – Fill in this field only if your list contains 7 digit phone numbers. The system will automatically append each phone number with the area code entered in this field
7. Sort Option – If you wish to sort your list by time zone, use the drop down arrow and choose time zone for the sort
   NOTE – this will not schedule out your call list by time zone. That function will be done on your schedule tab
8. Click "DONE"

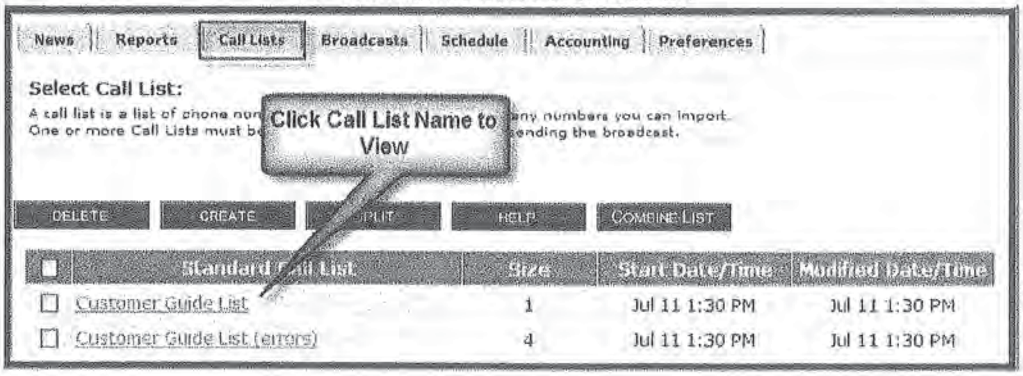


d. Viewing and Editing a Call List – Once a call list has been successfully uploaded, you can view the list via the "Call List" Tab. The call list will be created along with an associated errors list. The errors list is created because the Global Connect System automatically scans for incomplete, missing, duplicate, and/or invalid phone numbers.



i. To View or Edit a call list:

1. Click on the name of the call list



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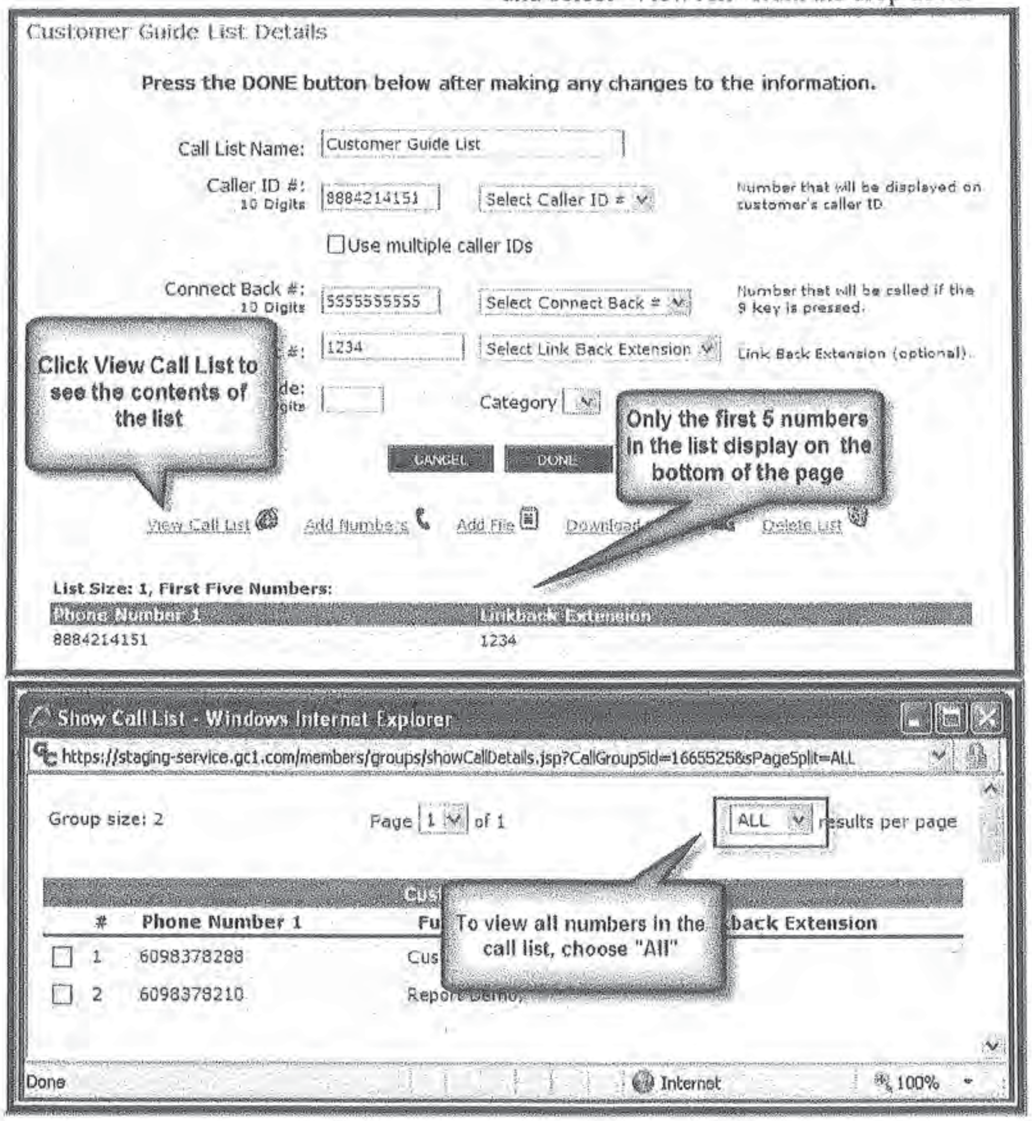
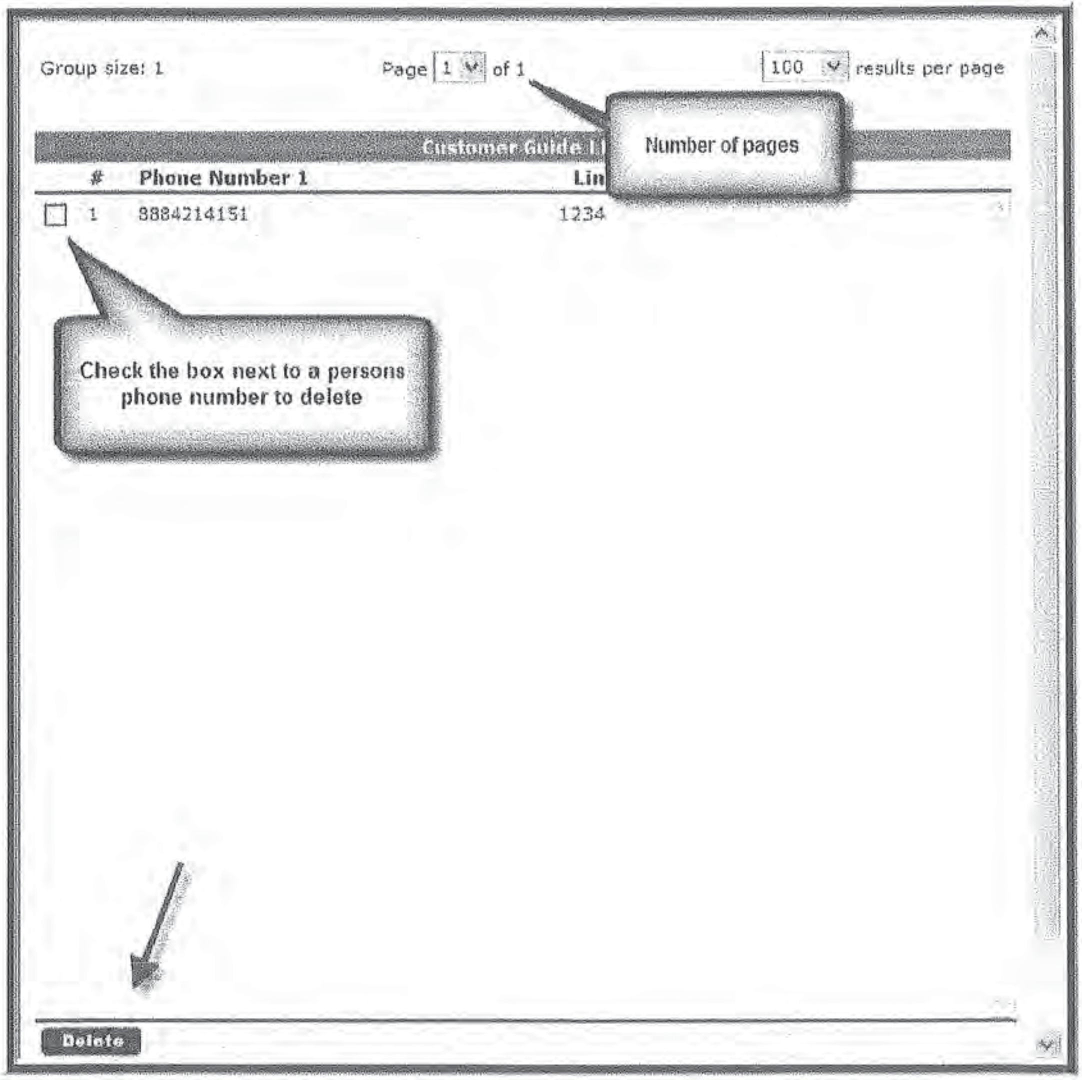
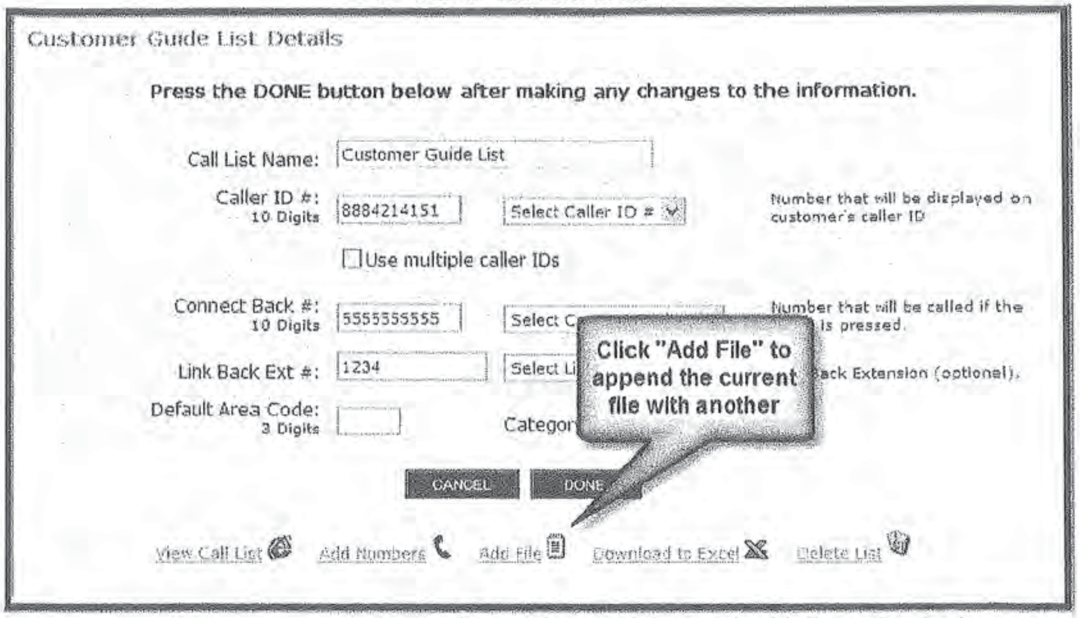
2. To View a Call List:
   a. Click View Call List.
      i. This will show you the first 100 phone numbers in your call list. To view all of the phone numbers, change the settings at the top of the pop-up box and select "View All" from the drop down



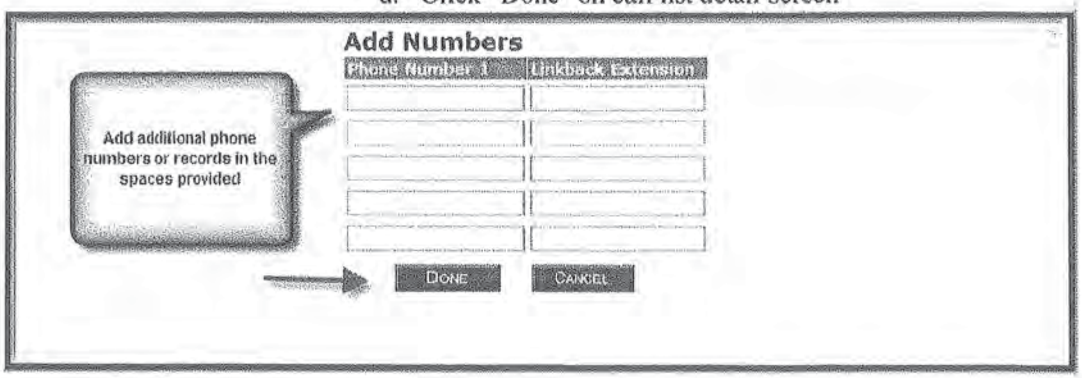
3. To delete a phone number from your call list:
   a. Follow steps 1 and 2 above in section i. then follow the below steps
      i. Check the box next to the persons name
      ii. Click delete



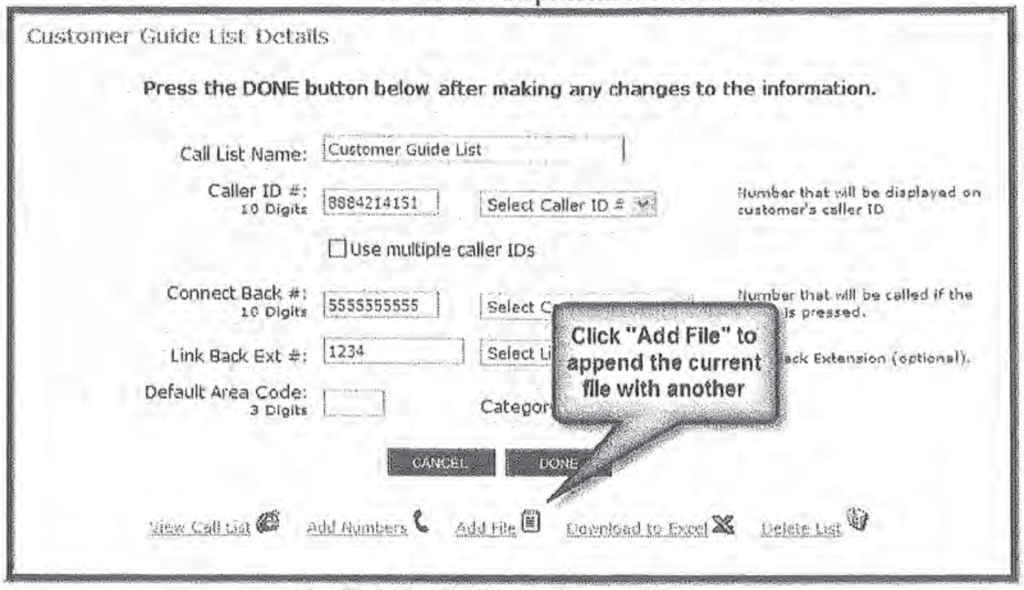
4. To Add a number to your call list
   a. Click "Add Numbers"



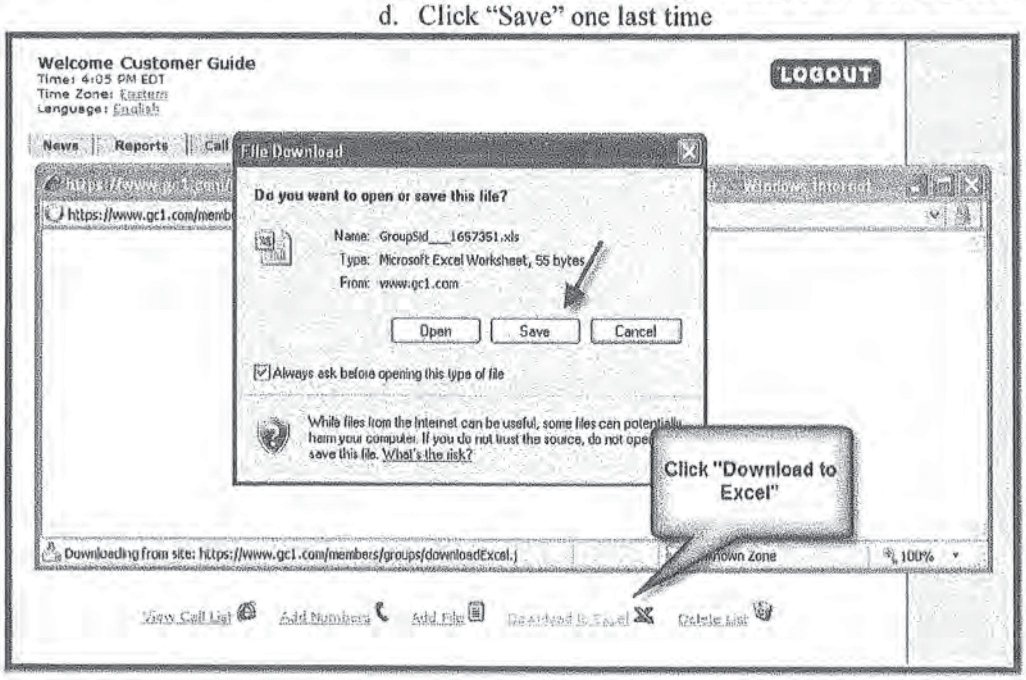
   b. In the new box, add the required information in the spaces provided
   c. Click "Done" on additional number screen
   d. Click "Done" on call list detail screen



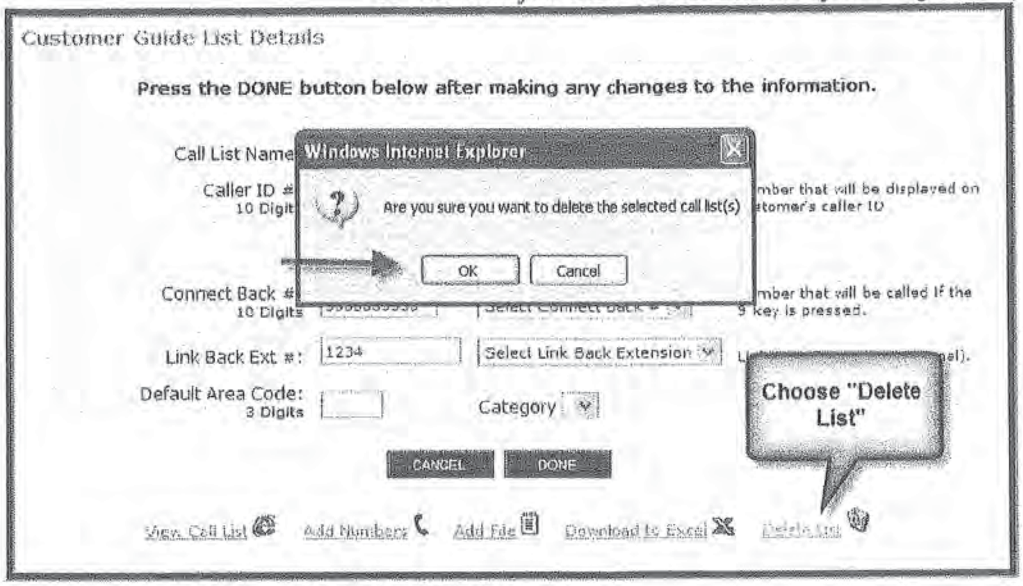
5. Add File – this option lets you upload an additional call list and append it to the one being edited
    a. Click "Add File" to open up a browse file box
    b. Follow steps from section b above



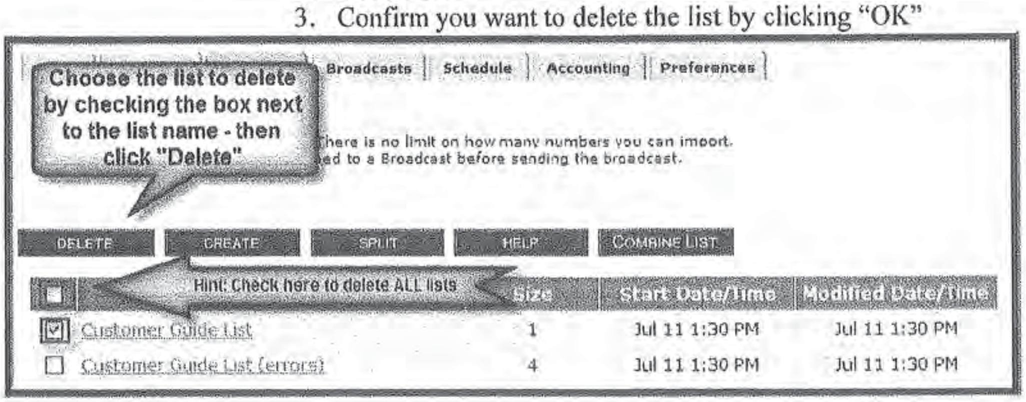
6. To Save the list to an excel file
    a. Click the "Download to Excel" link
    b. On the dialogue box that opens, click "Save"
    c. Choose the location on your computer to save the file
    d. Click "Save" one last time



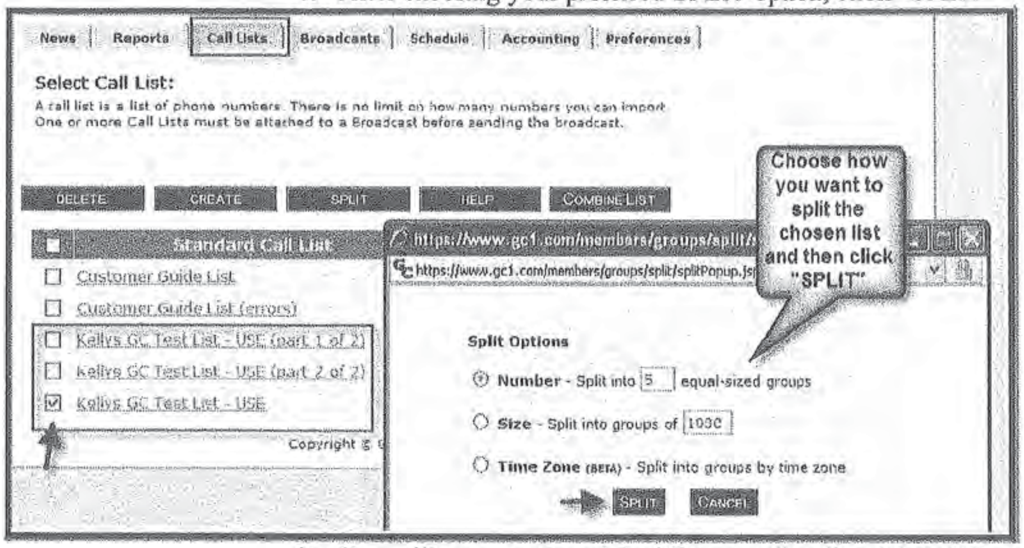
7. Delete List – choose this option to delete the entire list
    a. Click the "Delete List" option
    b. Confirm you want to delete the list by clicking "OK"



d. Additional "Call List" Tab Options
    i. Delete List
        1. Check off the list to delete or choose all
        2. Click Delete
        3. Confirm you want to delete the list by clicking "OK"



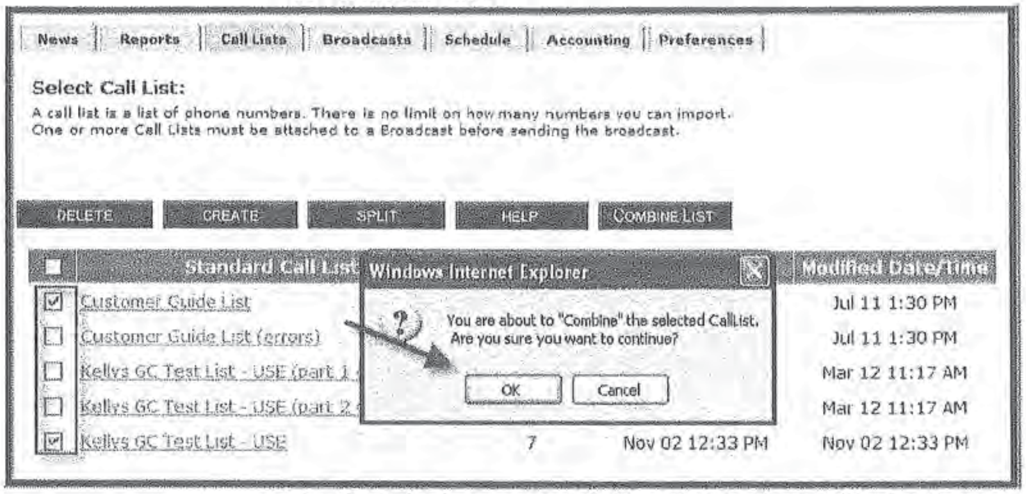
ii. Split – this allows you to take a large list and break it into smaller lists
   1. Choose the list to SPLIT
   2. Click the "SPLIT" button
   3. 3 Options are given
      a. Number – You can enter in how many smaller lists you would like created out of the larger list
      b. Size – You can enter in how large you want the lists to be
      c. Time Zone – check if you want the list split by time zones
   4. After choosing your preferred SPLIT option, click "SPLIT"



   5. You will now see the original list as well as lists labeled (Part 1 of 2, Part 2 of 2, etc)

   NOTE: this is a great option to use if you have a large list. It will get your broadcast out quicker

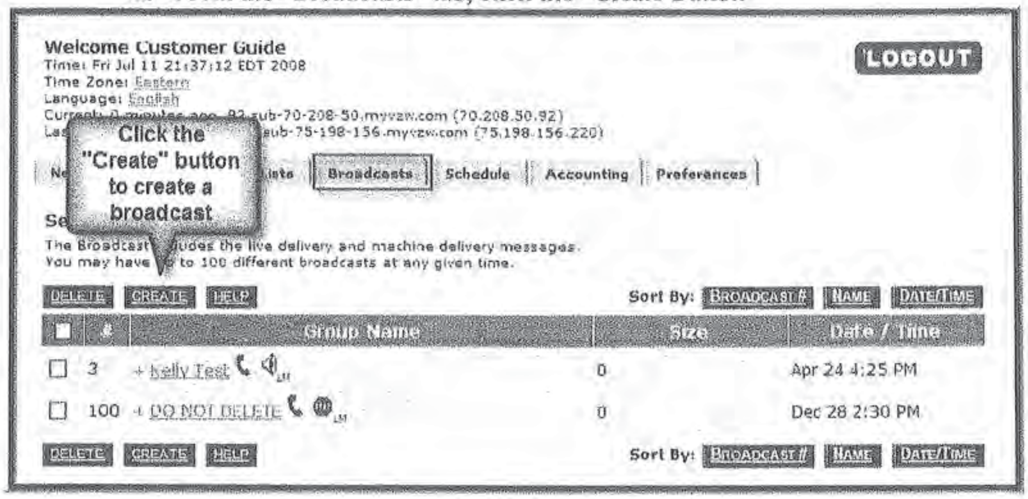
iii. Combine List – You can choose multiple lists and have the Global Connect System combine them into one larger list for you
1. Choose the lists you would like to combine
2. Click "Combine Lists"
3. Confirm "OK"



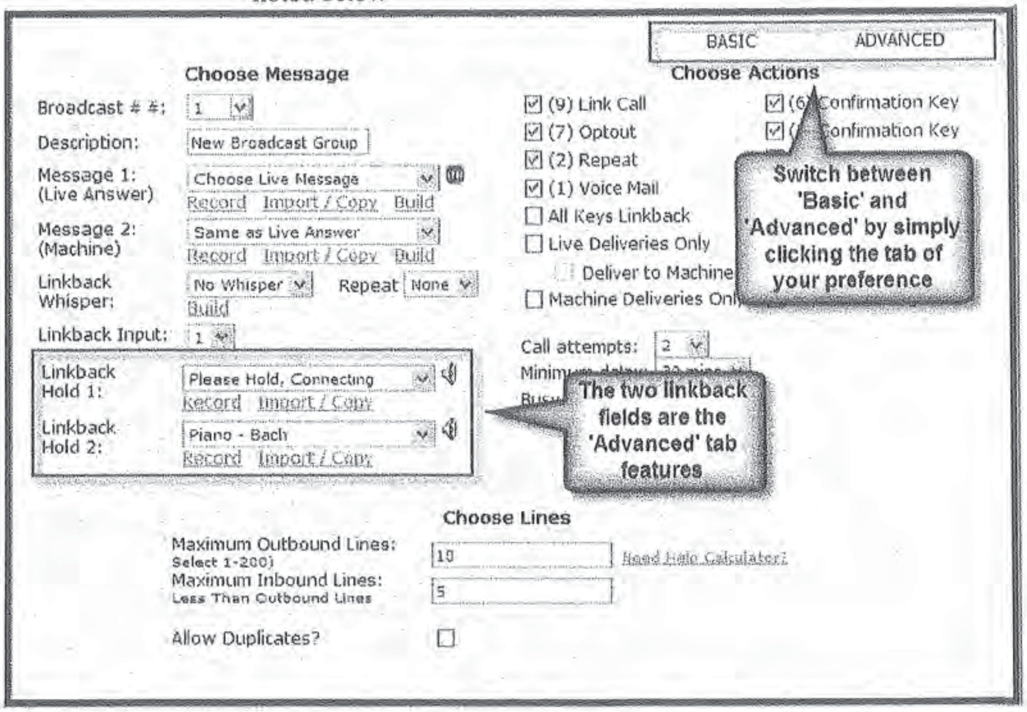
4. Enter in the necessary information in the call list detail screen as mentioned in section **b** above

E. **Broadcast Tab** – Once a call list has been uploaded, you will need a broadcast to attach it to. Creating a broadcast is accomplished from the "Broadcasts" tab. An unlimited number of broadcasts (messages) can be created and stored on the Global Connect System. To create a broadcast, follow the steps below:

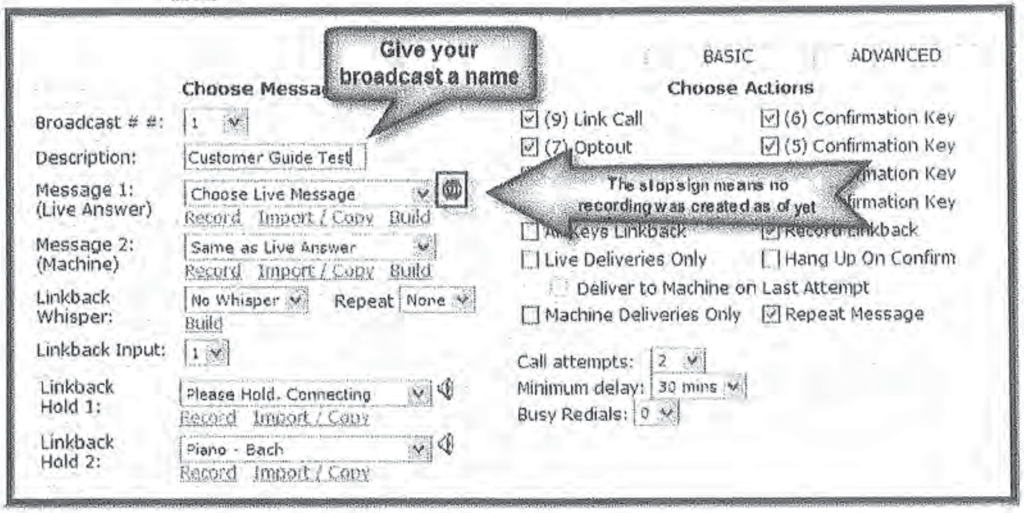
a. From the "Broadcasts" tab, click the "Create Button"



b. Once on the broadcast screen, choose either the Basic or Advanced Tab
   i. The 'basic view' is the standard Global Connect broadcast page. The 'advanced view' will allow you the option of creating customizable hold music or an additional promotional announcement. For purposes of documentation, we'll review the 'advanced view'.
   ii. To switch between 'basic' and 'advanced', simply click on the tabs as noted below

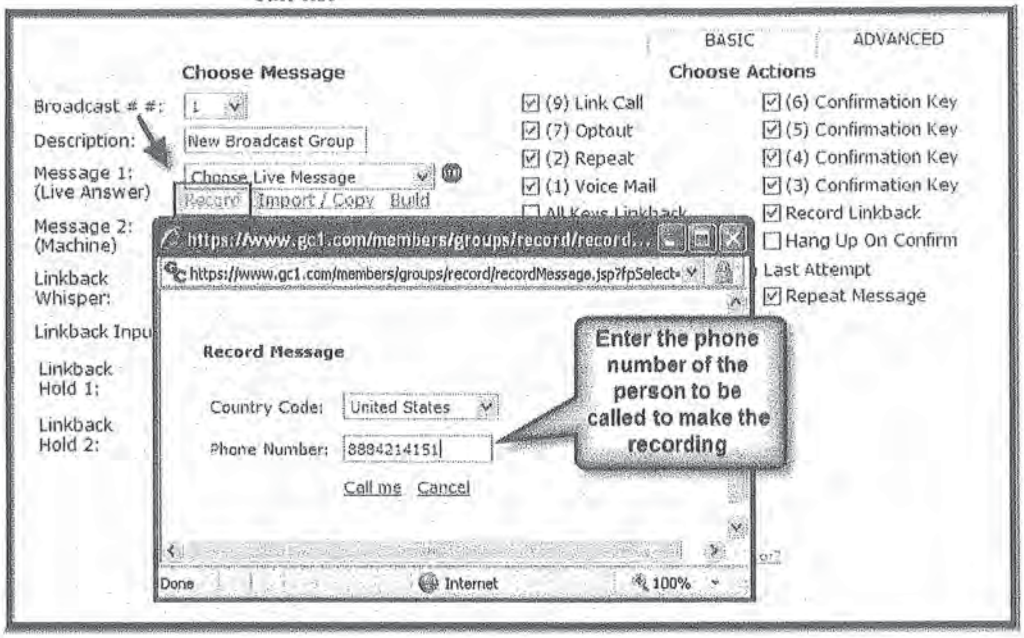


c. Broadcast Description – Name your broadcast. Be sure to give the broadcast a name which uniquely identifies its purpose. The broadcasts created can be re-used



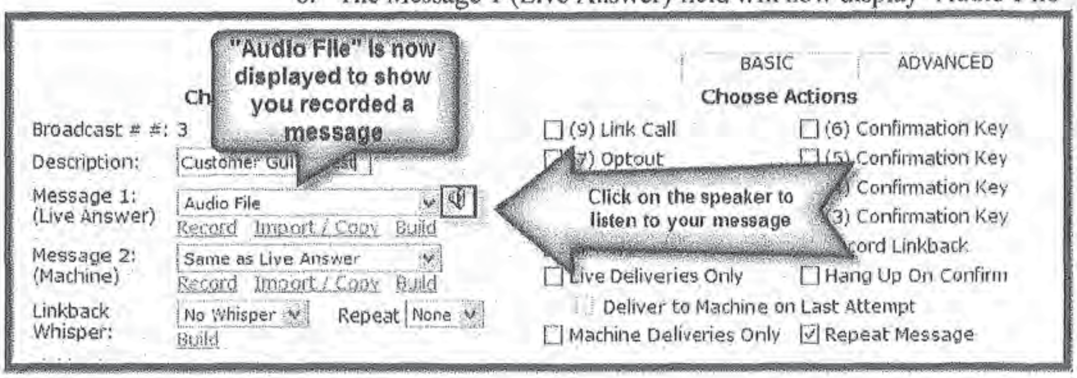
d. Message 1 (Live Answer) – use this option to record a message that will be delivered to a person if they answer the phone. There are 3 ways to record a message
   i. Record - to record a message in your own voice
      1. Click on the 'Record' link
      2. Enter in the phone number of where you would like the Global Connect system to call you – landline or cell
      3. Click "Call Me"
      4. When your phone rings, say "Hello" and then follow the prompts

   NOTE: do not use this option if you plan on merging in data from your call list

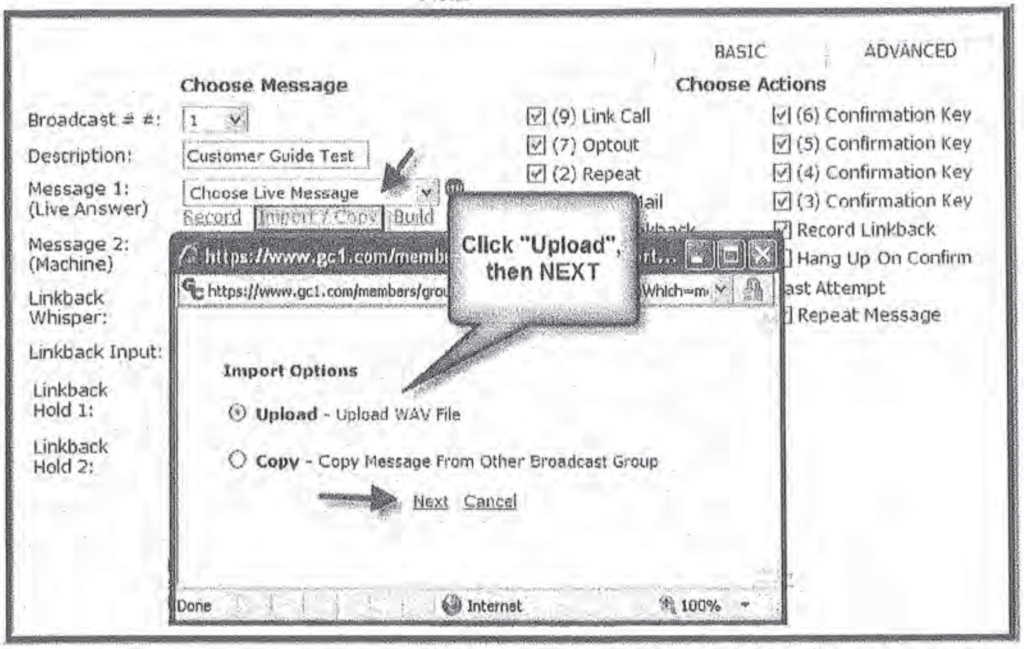


5. A status box will display – **DO NOT TOUCH.** The Global Connect System will close the status box upon successful recording of a message

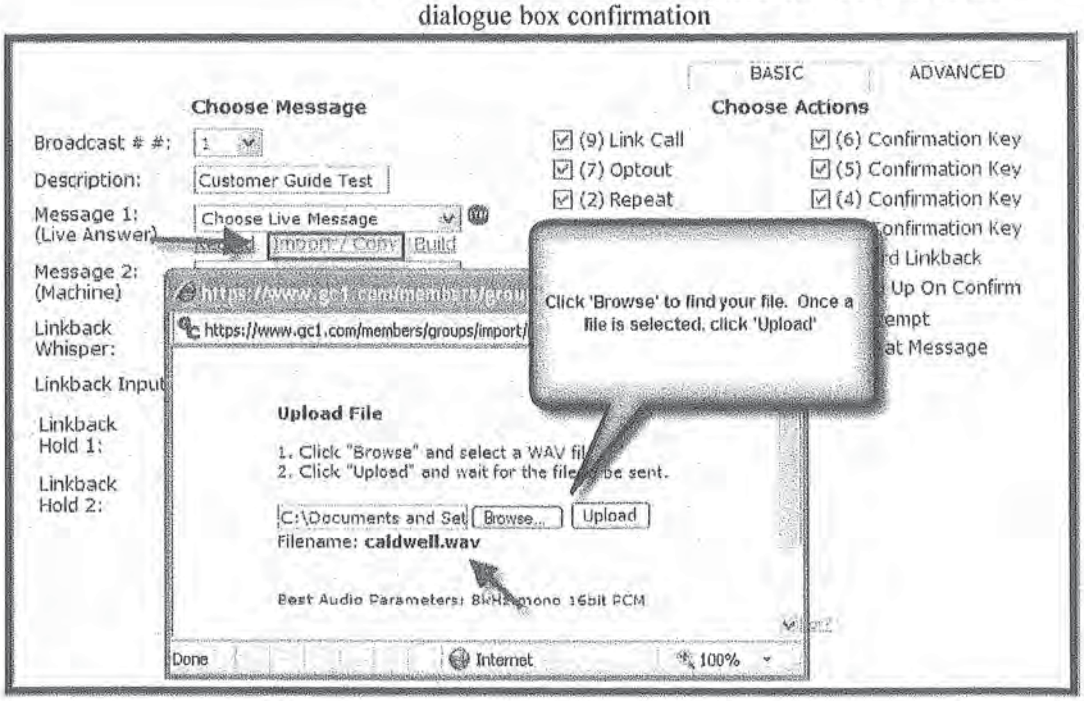
6. The Message 1 (Live Answer) field will now display 'Audio File'



ii. Import/Copy – to import a .wav file on your computer or to copy one from another broadcast
   1. To Import:
      a. Click "Import/Copy"
      b. To import, check off the "Upload" button and then click Next



      c. Click "Browse" to locate the .wav file on your computer
      d. Click 'Upload'
      e. After file is successfully uploaded, click 'OK' on the dialogue box confirmation



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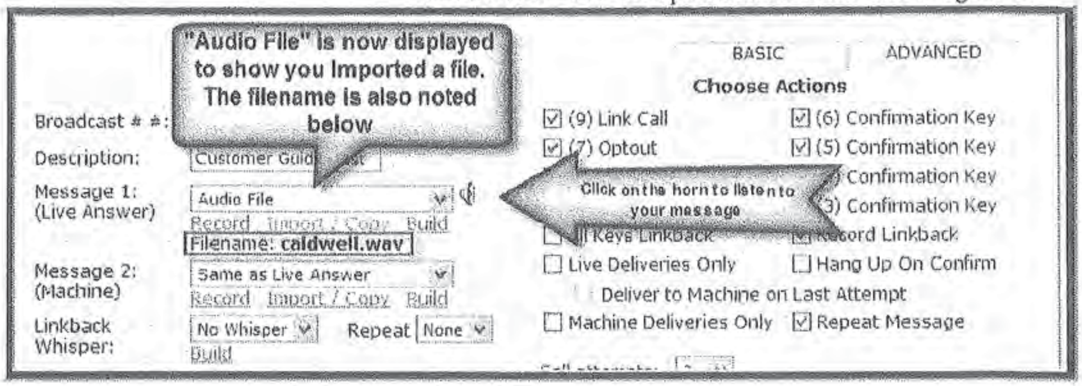
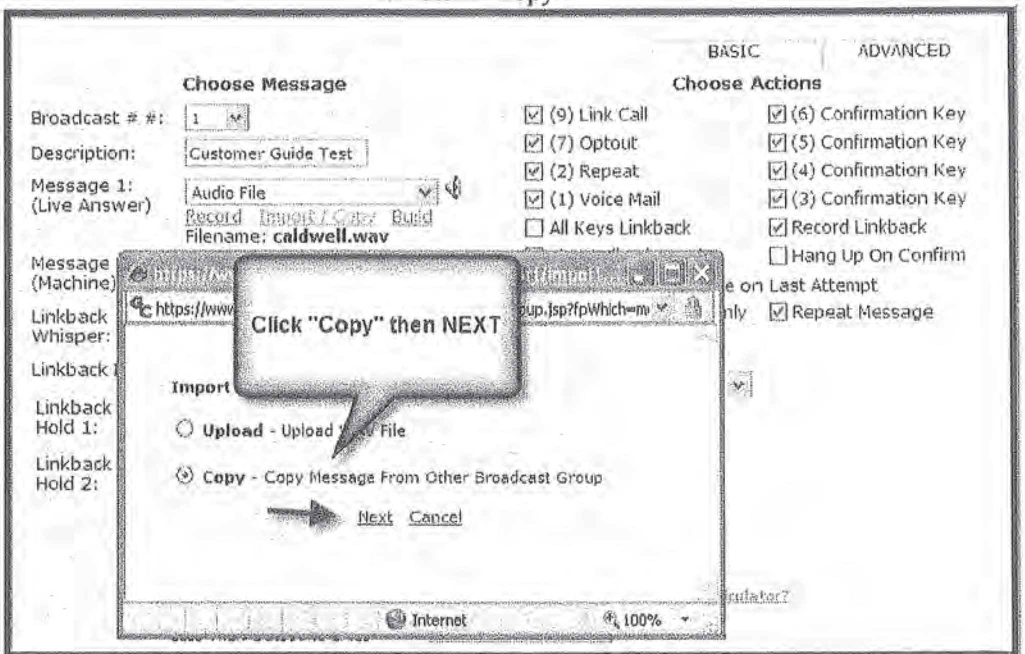
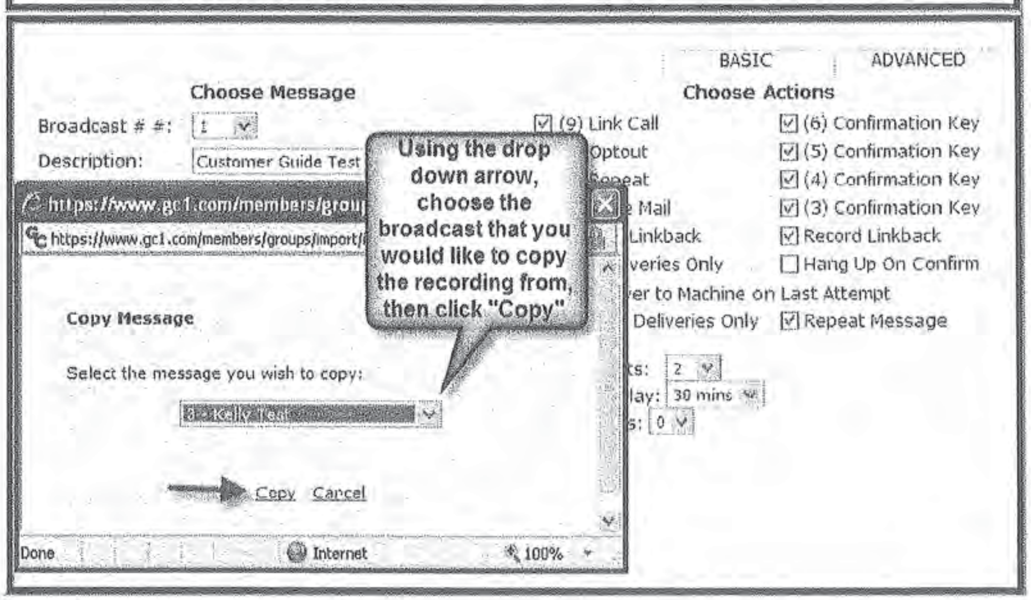
f. The Message 1 (Live Answer) field will now display 'Audio File' with the uploaded file name showing below



2. To copy:
   a. Click "Import/Copy"
   b. Use the drop down arrows to choose the broadcast from which you want to copy the recording from
   c. Click "Copy"





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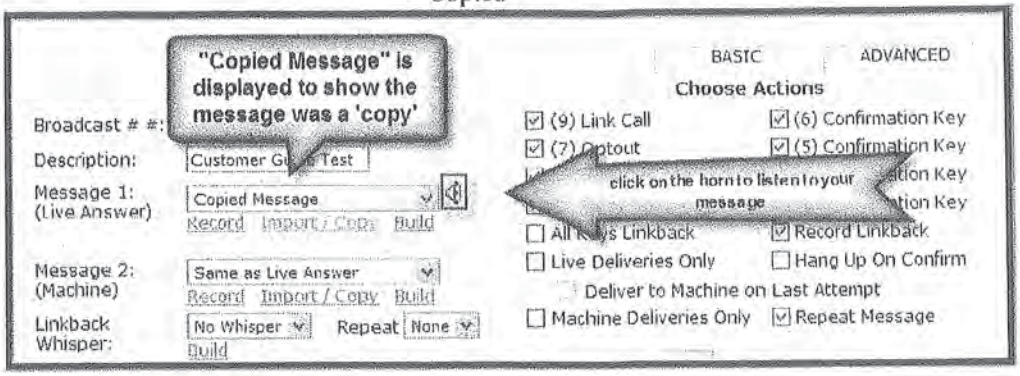
d. The Message 1 (Live Answer) field will now display "Copied"



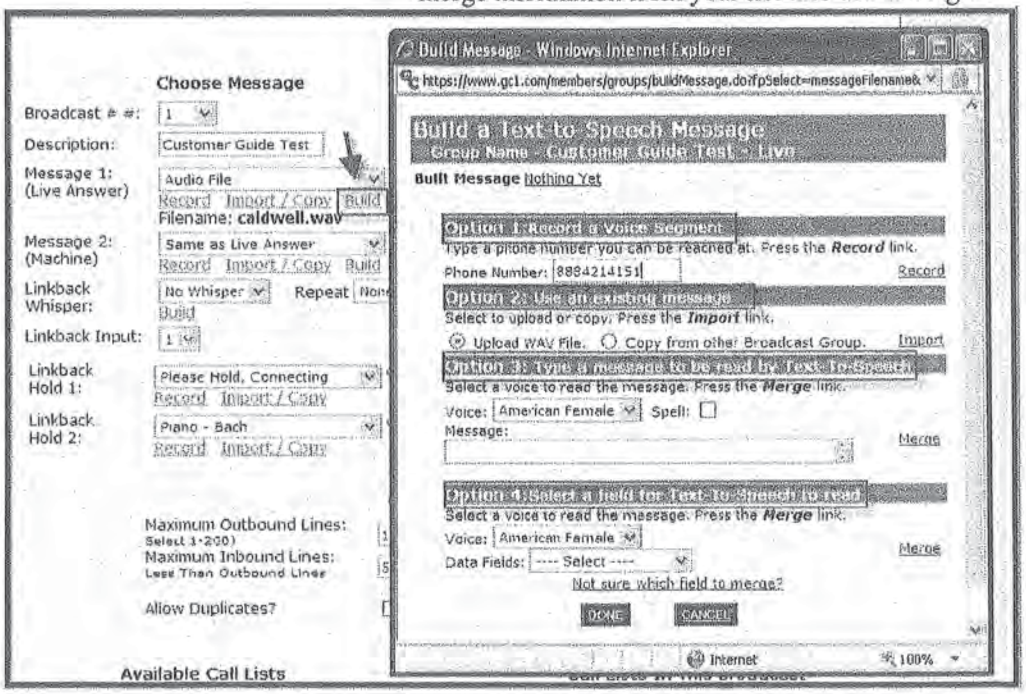
iii. Build – to incorporate call list information into your broadcast. Also called Text to Speech (TTS)

NOTE: Option 4 MUST be used along with another option (1-3)

1. Click the 'Build' button.
2. There are 4 options to utilize when building a message
    a. Option 1: Record a Voice Segment – to be used when recording the message in your own voice
    b. Option 2: Use an existing message – copy a .wav file from another broadcast or from your computer
    c. Option 3: Type a segment of the message to be read by Text To Speech (TTS) – to have a computer generated voice read your typed words

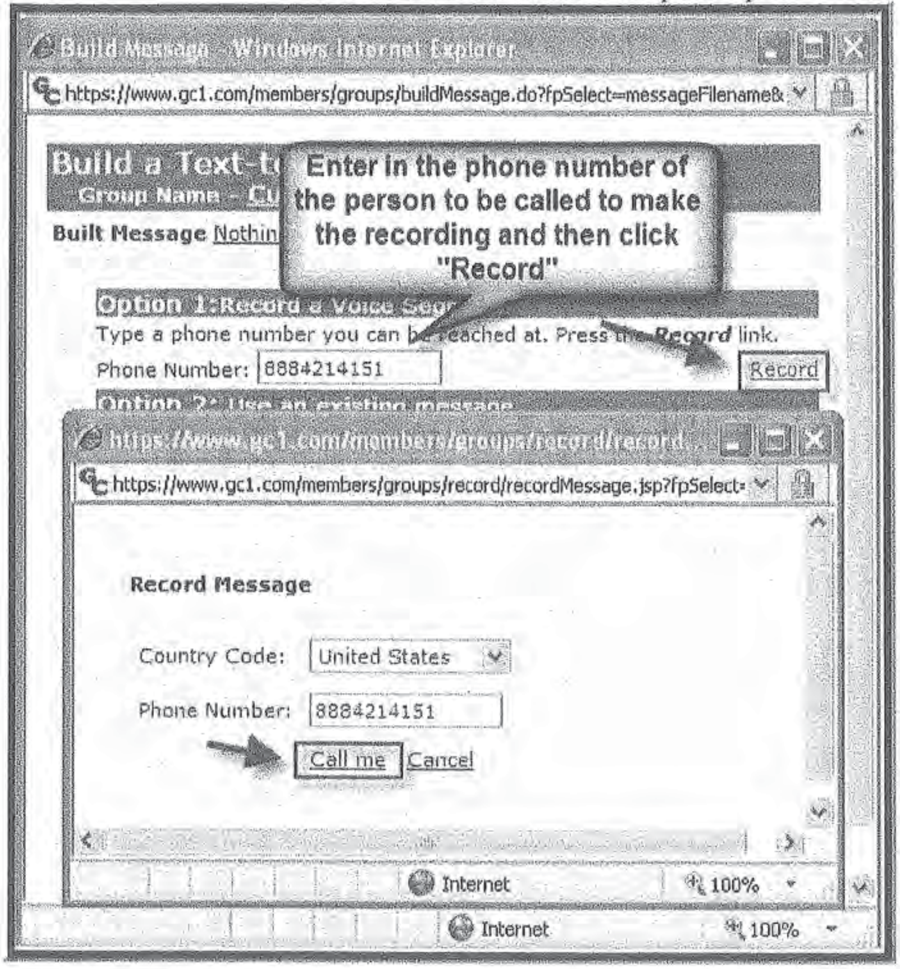
NOTE: this is not recommended for your entire message

    d. Option 4: Select a field for Text to Speech to Read – to merge information from your list into the message



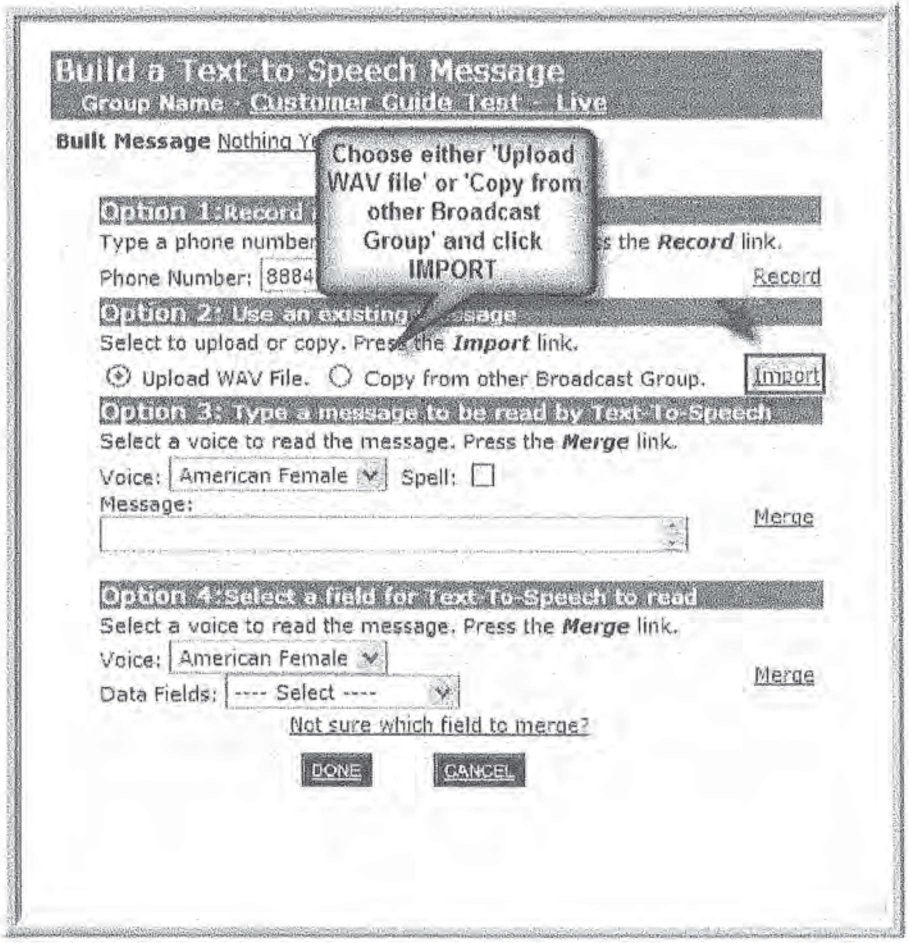
3. Option 1: Record a Voice Segment
    a. Enter the phone number where you can be called to record your message and click "Record"
    b. In the next window, click "Call Me"
    c. When your phone rings, say "Hello" and follow the prompts to record your message

NOTE: You must also use Option 4 prior to clicking DONE



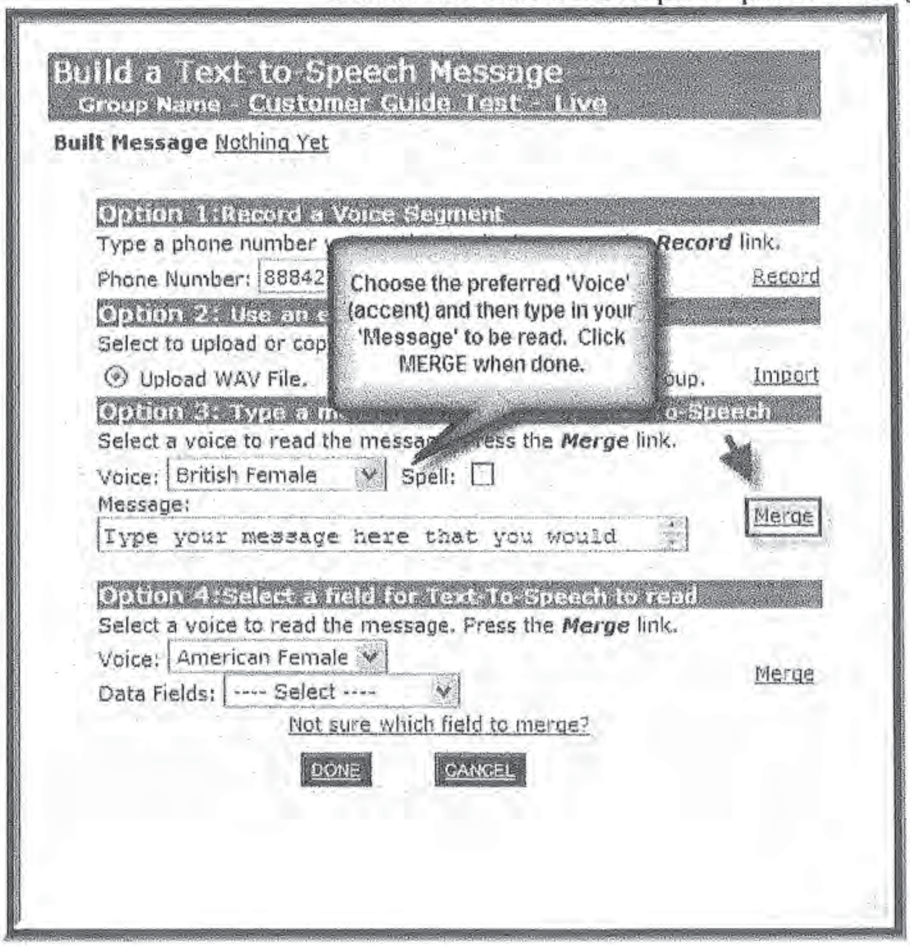
4. Option 2: Use an existing message
    a. Click import or copy based on what you would like to do
    b. Click Import
    c. Follow the same instructions as in section **C.d.ii** above

NOTE: You must also use Option 4 prior to clicking DONE



5. Option 3: Type a message to be read by Text-To-Speech
   a. Choose the preferred 'voice' to read your message.
      NOTE: The Voice is only an accent. The message will NOT be read in that language
   b. Check off the 'Spell' box if you would like the computer 'Voice' to spell the typed words
   c. In the 'Message' box, type in the message you would like the 'Voice' to read to the call recipients
   d. Click 'Merge'

NOTE: You must also use Option 4 prior to clicking DONE



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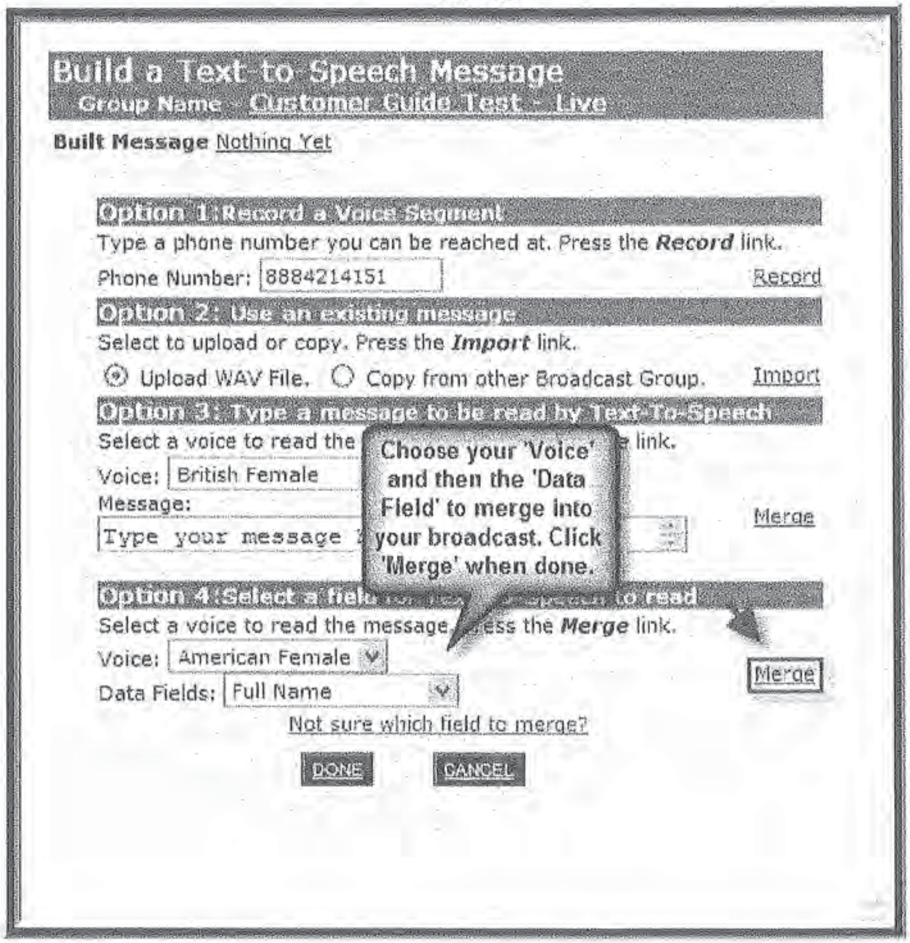
6. Option 4: Select a field for Text-to-Speech to read
    a. Choose the preferred 'voice' to read your message.
       NOTE: The Voice is only an accent. The message will NOT be read in that language
    b. Choose the data field you want to merge into your message by using the drop down arrow. The field chosen here is what the chose computer voice will say
       NOTE: The data field to merge MUST be part of your call list



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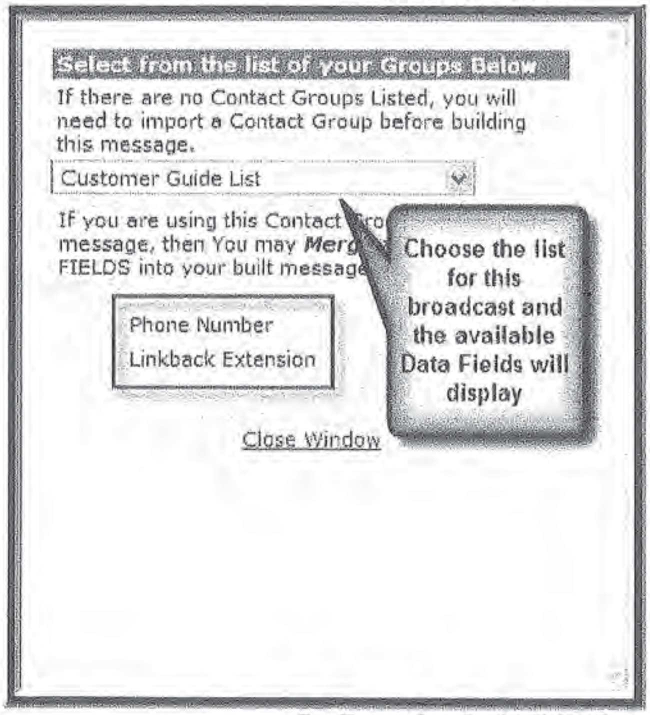
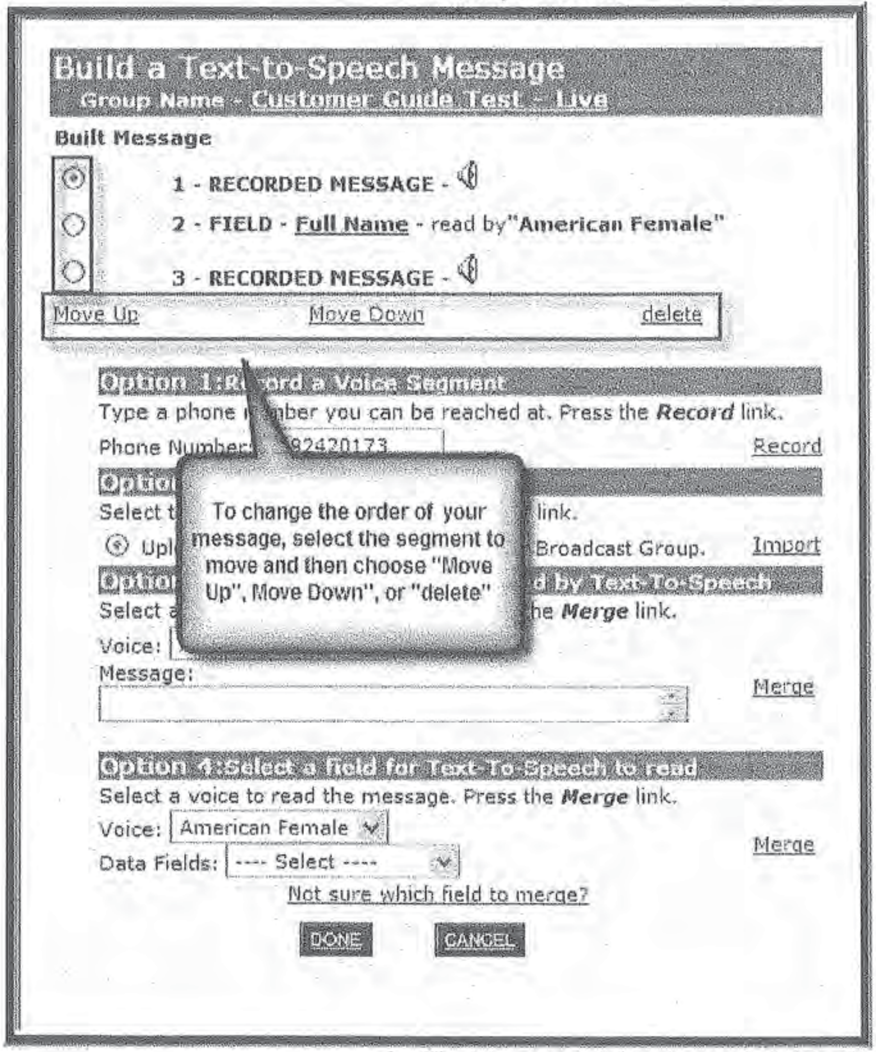
   c. If you are unsure which Data Field to choose, click the "Not sure which field to merge"
      i. Choose the list for your broadcast using the drop down arrow
      ii. Available Data Fields will display
   d. Click 'Merge'
   e. Click 'DONE'

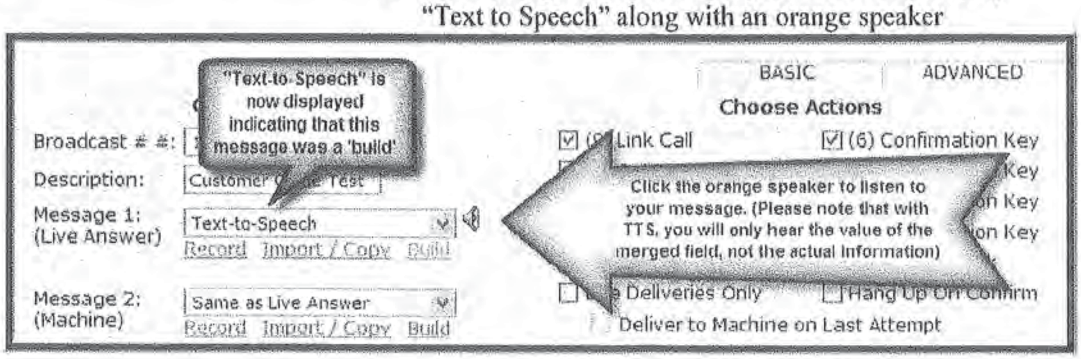


7. Example of a BUILD Message to be heard when someone answers the phone:
   a. Hello, this is a message for John Doe. I have an important message from ….etc.
      i. First choose Option 1 and record "hello, this is a message for"
      ii. Second, choose Option 4 and merge in "Full Name"
      iii. Third, choose option 1 and record "I have an important message from …"
   b. Click DONE when entire message segment is complete.

c. If you wish to re-order the message segments, click the segment to move and then choose "Move up", "Move Down", or "delete"



d. The Message 1 (Live Answer) field will now display "Text to Speech" along with an orange speaker



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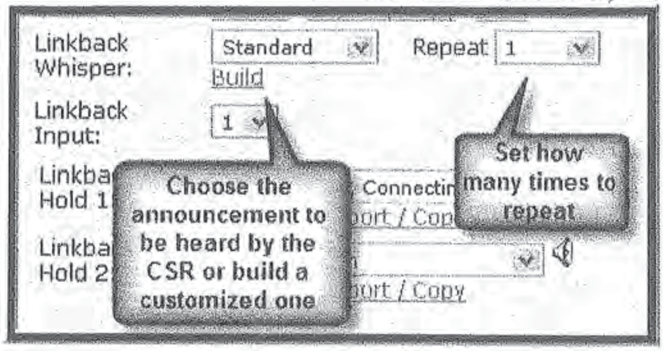
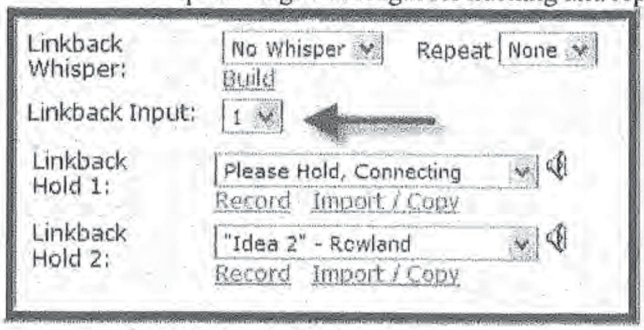
e. Message 2 (Machine) - use this option to record a message that will be delivered to a recipients answering machine if no "live answer" is heard.
   i. Follow steps in **d.** above
f. Linkback Whisper / Repeat – the voice announcement the call center representative will hear to identify the call recipient on the line prior to connecting. The number displayed in the repeat box is how many times the announcement will be repeated.
   NOTE: Call will connect upon key press(es) regardless of the number of repeats selected
   i. No Whisper – no announcement is heard
   ii. Standard – a recording stating "Linkback transfer"
   iii. Build – You can use the build feature to customize the announcement back to the call center representative. (example: "Account number 12345")
      1. To use the Build feature, follow steps **d.iii** above

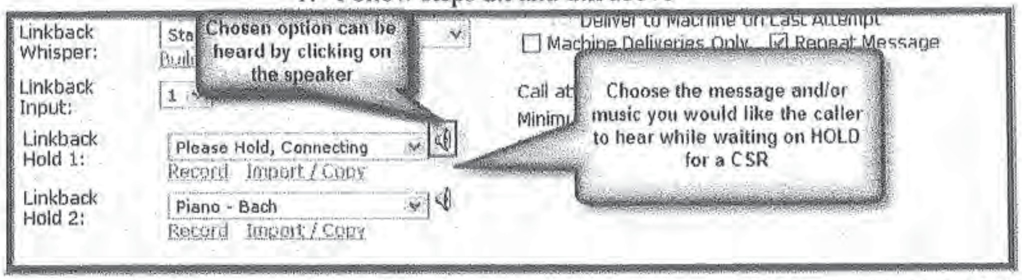


g. Linkback Input – each call center agent can be assigned a unique input identifier, up to 5 digits in length for tracking and reporting purposes

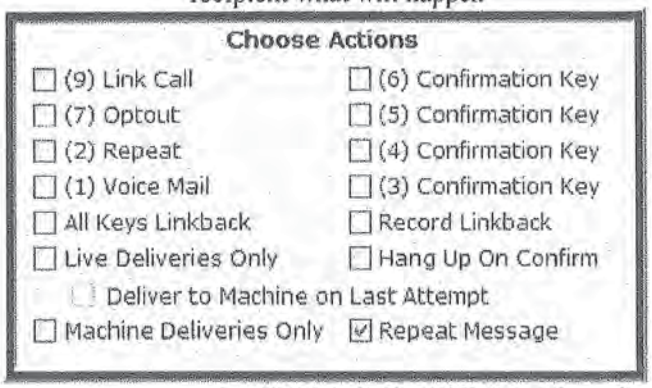


h. Linkback Hold 1 – the message or music the recipient would hear upon pressing the 9, linkback, key
   i. Choose from drop down
      1. "Please Hold, Connecting" option will announce "Please hold while we connect your call" to the call recipient. Hold 2 will then start
   ii. Record and Import / Copy – allows you to customize the hold greeting or music
      1. Follow steps **d.i** and **d.ii** above

i. Linkback Hold 2 – the message or music the recipient would hear after the Linkback Hold 1 configuration is heard
   i. Choose from drop down
      1. Selections are different music files
   ii. Record and Import / Copy – allows you to customize the hold greeting or music
      1. Follow steps **d.i** and **d.ii** above



j. Choose Actions: These are the key press options available to incorporate into your message for the call recipient
   NOTE: Anytime you activate one of these 'action keys' you need to incorporate the instruction to press the keys into your message informing the recipient what will happen



   i. (9) Link Call – Will direct the call recipient back to the number listed as the Connect back (link back) number
   ii. (7) Optout – Will put the recipient on your Global Connect Do Not Call list. This would mean that recipient will NEVER receive any more calls from your account
   iii. (2) Repeat – Will repeat the message
   iv. (1) Voice Mail – Will allow the recipient to leave a voice mail. The voice mail is stored on the Global Connect Servers and can be accessed via the 'Reports' Tab
   v. All Keys Linkback – if checked, any key pressed will do the same as the 9 Link Call key
   vi. Live Deliveries Only – Will deliver messages to Live Answers only and hang up on answering machines
   vii. Deliver to Machine on Last Attempt – If "Live Deliveries Only" is chosen, this option will leave a message on an answering machine if all call attempts have been exhausted and no live answer was detected

viii. Machine Deliveries Only (not an option for all deliveries) – Will only leave a message on an answering machine. If a person answers the phone, the call will disconnect without playing the message

ix. (6) Confirmation Key – for data collection or polling. You can ask a question and ask the recipient to press the 6 Key as a pre-determined response

x. (5) Confirmation Key – for data collection or polling. You can ask a question and ask the recipient to press the 5 Key as a pre-determined response

xi. (4) Confirmation Key – for data collection or polling. You can ask a question and ask the recipient to press the 4 Key as a pre-determined response

xii. (3) Confirmation Key – for data collection or polling. You can ask a question and ask the recipient to press the 3 Key as a pre-determined response

xiii. Record Linkback – will record the conversation between the call recipient and the call center representative. Recordings are stored on the Global Connect servers and can be accessed via the 'Reports' Tab for up to 30 days if enabled in the preferences tab

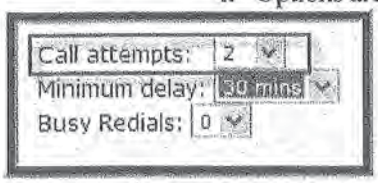
xiv. Hang up on Confirm (may not be an option for all industries) – Will disconnect the call as soon as a 6,5,4 or 3 key is pressed

xv. Repeat Message – Will automatically repeat the message once without the call recipient having to press any keys

NOTE: We strongly recomment to ALWAYS have this option checked off and enabled

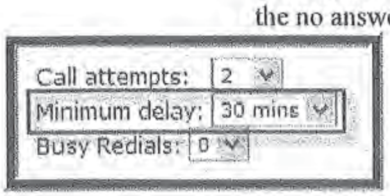
k. Call Attempts – how many times do you want to re-attempt to deliver the message to a 'no answer', busy signal, invalid, or cancelled or fax status.

i. Options are from 1-10 times

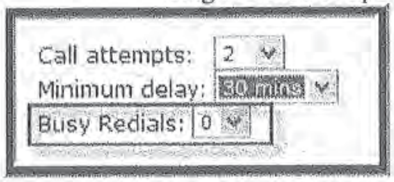


l. Minimum Delay – choose how long you wish to wait between each of the call attempts

i. After each person in the call list has been called, the system will stop making calls anywhere between 1 minute and 4 hours before re-dialing the no answers, busies, fax and invalid results



m. Busy Redials – How many attempts in one minute do you wish to retry delivery upon receiving a busy signal? Each set of busy redial attempts is considered a single "call attempt"

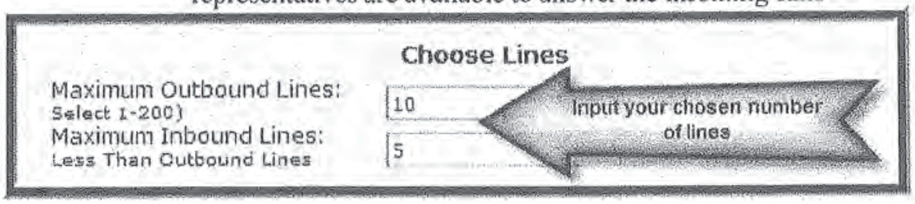


n. Maximum Outbound Lines – The number of outbound lines equals roughly how many simultaneous outbound calls will be made in 30 seconds (based on a 30 second message)

   NOTE – The maximum number that can be entered here is 200 (400 calls a minute based on a 30 second message)

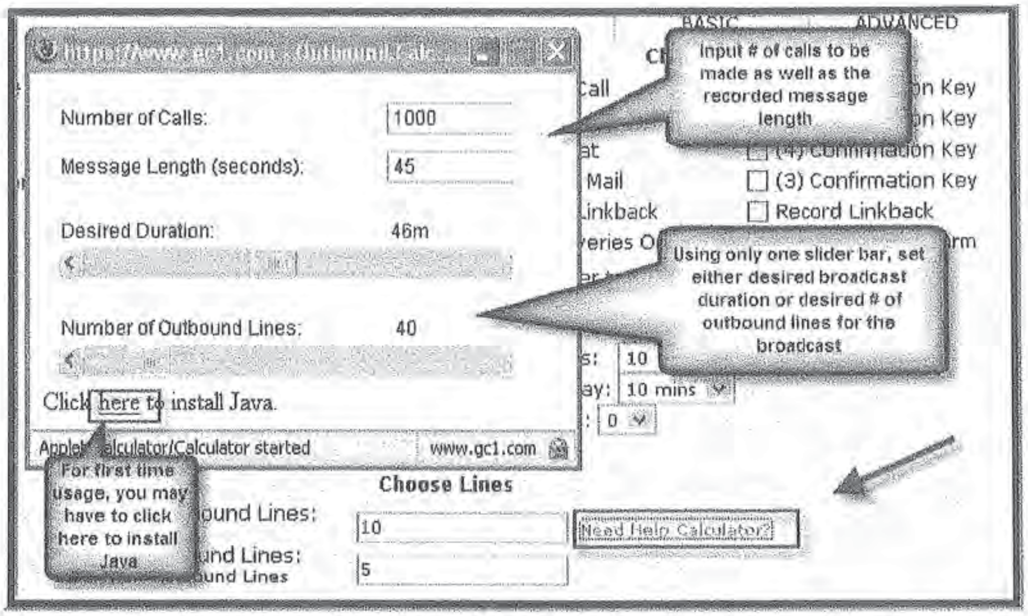
o. Maximum Inbound Lines – The number of inbound lines equals how many inbound calls will be sent to the call center or will be allowed upon a call recipient pressing the 9 key

   NOTE - The number of inbound lines should equal how many call center representatives are available to answer the incoming calls



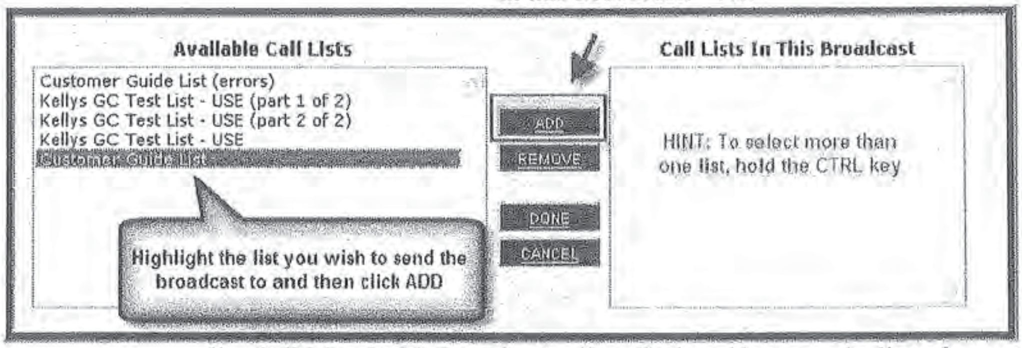
p. Need Help Calculator
   i. Click the link for the 'Need Help Calculator'
   ii. Input the # of recipients and length of your message
   iii. Use one of the slider bars and choose either duration length or outbound lines (can choose only one)
      1. The slider bar NOT chosen above will display results
         a. Example below: # of calls set at 100, message length set at 45 seconds. Slider bar was set at 40 for # of outbound lines. Results show the Duration of broadcast will be approximately 46 minutes

      NOTE: The calculator usage is only a guide! It can not be 100% accurate as many factors contribute to the actual delivery of a broadcast.

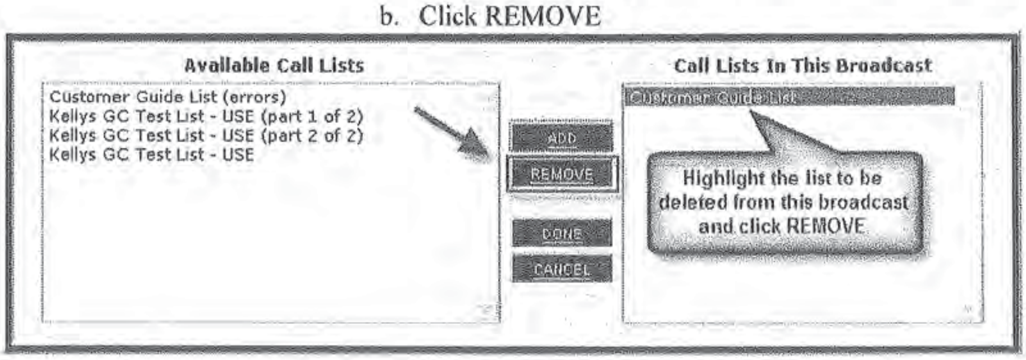


q. Allow Duplicates – determines if a phone number will receive one phone call or multiple phone calls from the particular broadcast being set up
   i. No Check in the Box - To allow ONLY one call per phone number regardless of how many times that phone number appears in a call list or lists
   ii. Yes to Check in the Box – to have every number called in each call list regardless of duplicates

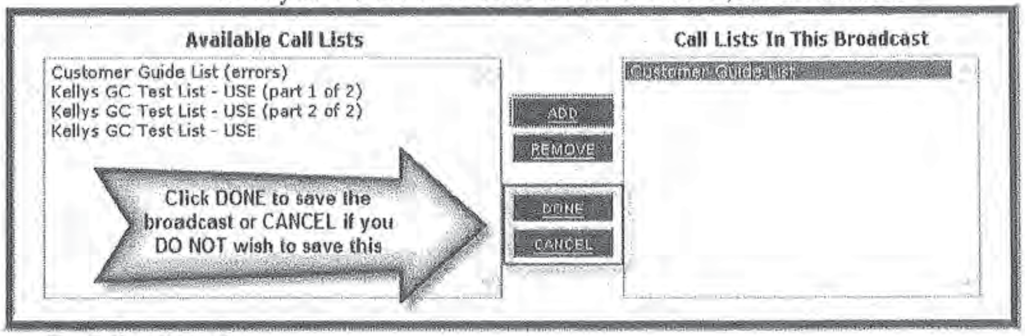
r. Broadcast Lists
   i. Available Call Lists – a listing of all available lists uploaded into your Global Connect site will be displayed
      1. To add a list to this broadcast
         a. Click on the list you wish to attach to this broadcast from the "Available Call Lists" box
         b. Click Add
            i. The chosen list will now display in the "Call Lists in this Broadcasts" box



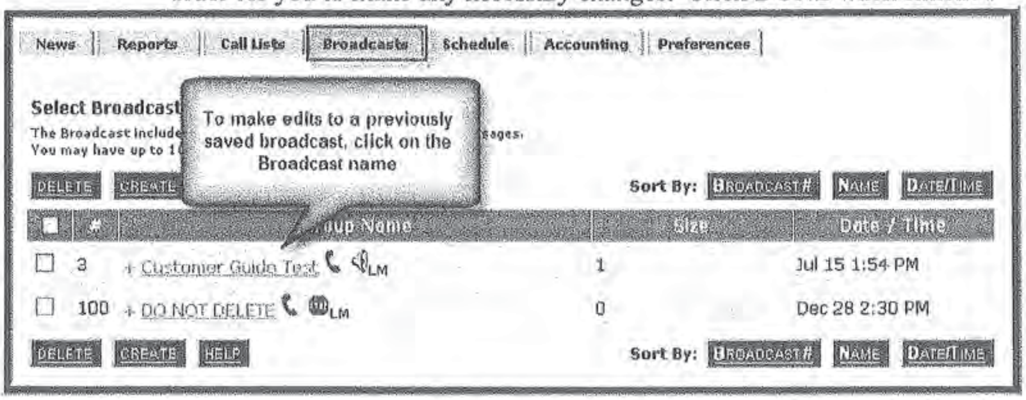
   ii. Call Lists in this Broadcast – lists displayed here are the lists chosen to receive this broadcast
      1. To remove a list from this broadcast
         a. Click on the list you wish to delete from the "Call Lists in this Broadcast box"
         b. Click REMOVE



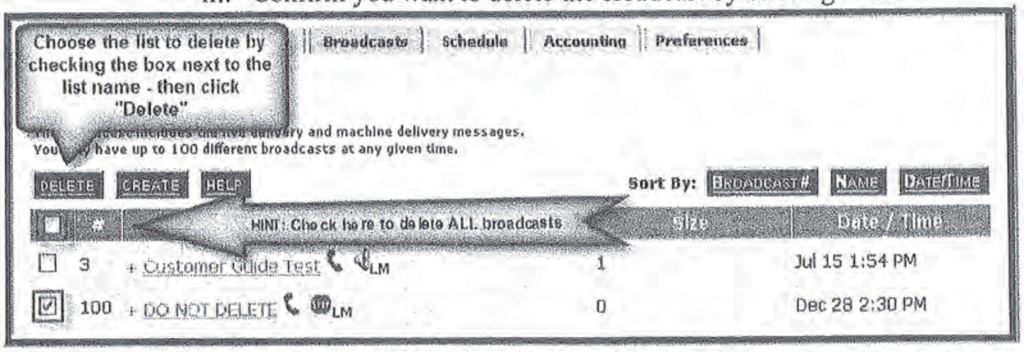
s. Save the Broadcast
   i. Review the broadcast details page and ensure all appropriate "Action Keys" have been chosen
   ii. Review the "Outbound and Inbound Lines" for accurate settings
   iii. Ensure the appropriate Calls Lists have been chosen
   iv. Assuming all Broadcast elements are accurate, click DONE
   v. If you DO NOT wish to save the broadcast, click CANCEL



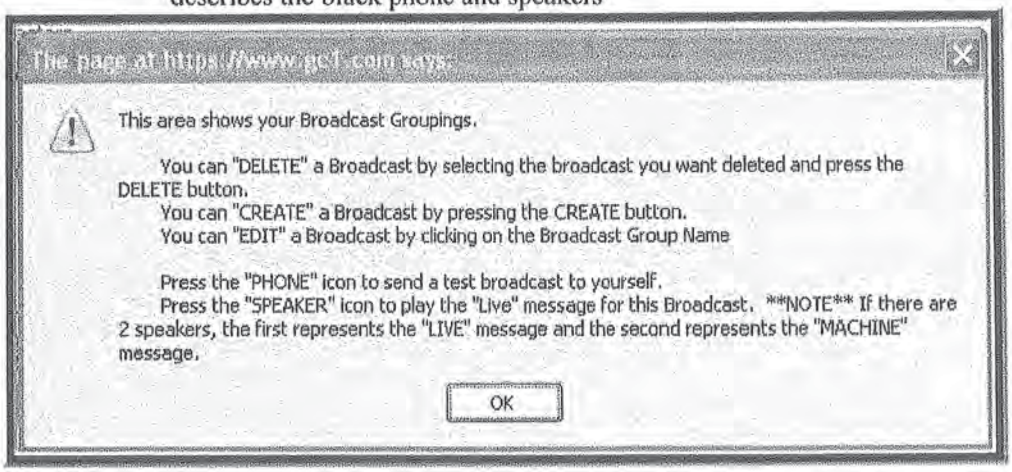
F. Edit a Broadcast
   a. Click on the name of the broadcast. The broadcast details page will display in order for you to make any necessary changes. Click DONE when finished



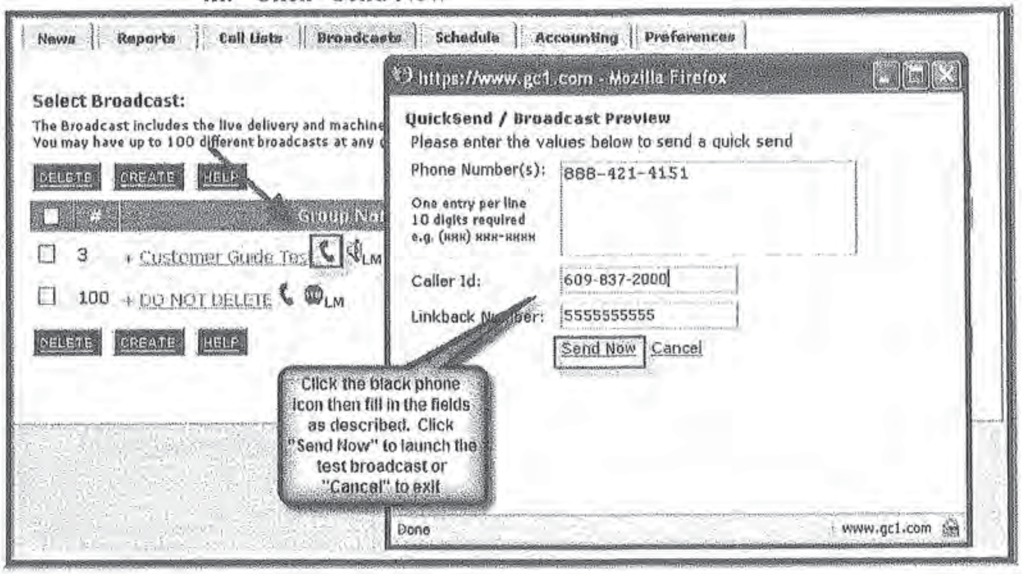
G. Other "Broadcast" tab options
   a. Delete a Broadcast
      i. Check off the box next to the broadcast to delete or select the box at the top to choose all
      ii. Click Delete
      iii. Confirm you want to delete the broadcast by clicking "OK"



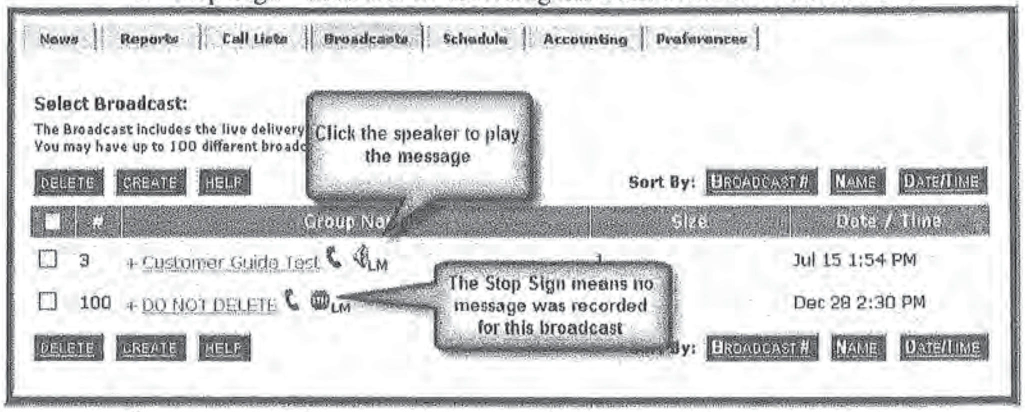
   b. Help - clicking on HELP describes the delete and create functions and also describes the black phone and speakers



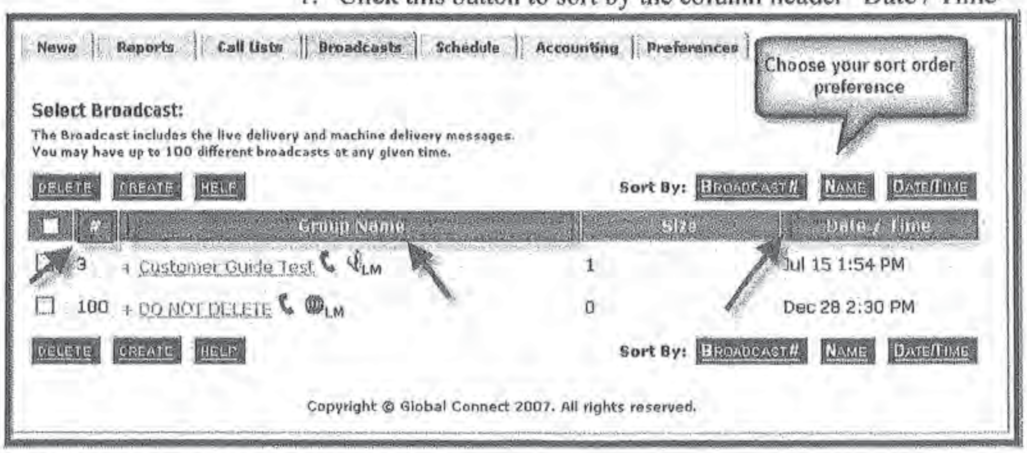
c. Black Phone Icon – also called a 'quick send'. This option allows you to send a test broadcast to yourself between the hours of 8am and 9pm instead of launching the entire broadcast.
   i. Click on the black phone
   ii. Enter in required information (phone number called and the caller id can not be the same)
   iii. Click "Send Now"



d. Speaker Icon – shows that there is a recorded message and will allow you to play the message for this broadcast.
   i. Click the speaker icon and listen to the message
   ii. If multiple speakers are displayed, the first one is for the "Message 1 Live Answer" and the second would be for the 'Message 2 Machine Answer' and the third orange one would be the TTS message
e. Stop Sign – indicates no recording has been done for this broadcast



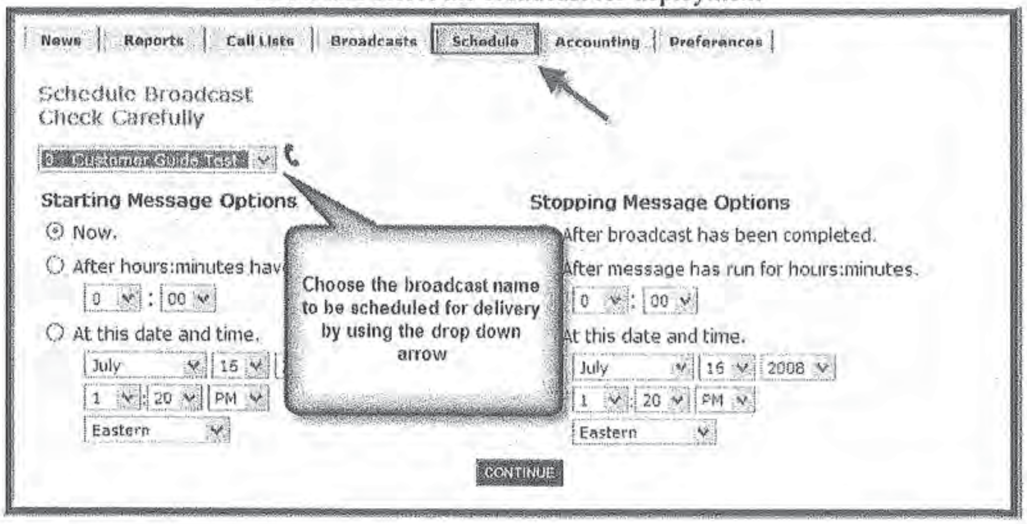
f. Sort by – determines how you would like to sort the broadcast list
   i. Broadcast # – sorts the list by the broadcast #
      1. Click this button to sort by the column header "#"
   ii. Name – sorts the list by the broadcast name
      1. Click this button to sort by the column header "Group Name"
   iii. Date/Time – sorts the list by the Date / Time
      1. Click this button to sort by the column header "Date / Time"



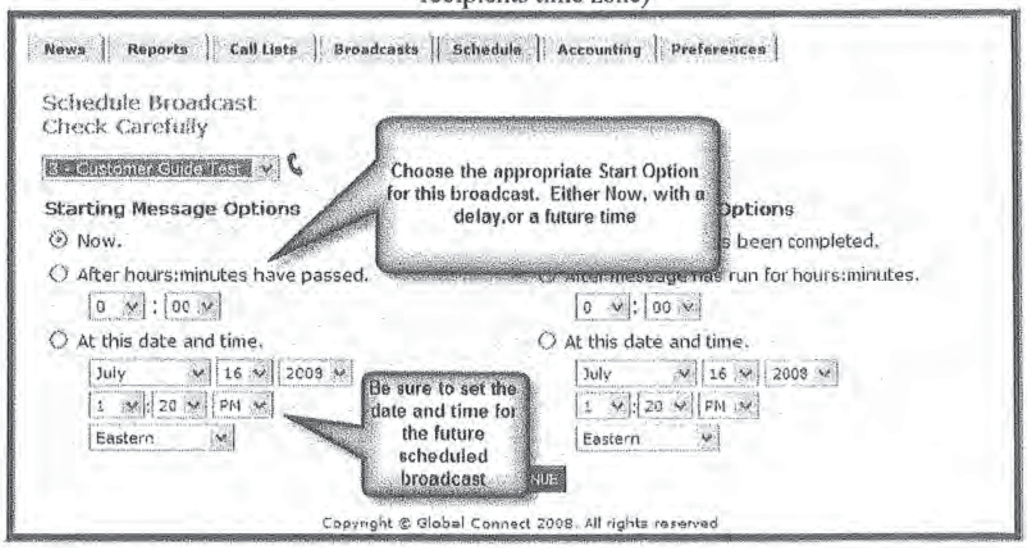
H. **Schedule Tab** – The "Schedule" Tab is where you would go to set up the broadcast for deployment

a. Select the broadcast to be scheduled

i. In the field that states "Select a Broadcast Group", use the drop down arrow and select the broadcast for deployment

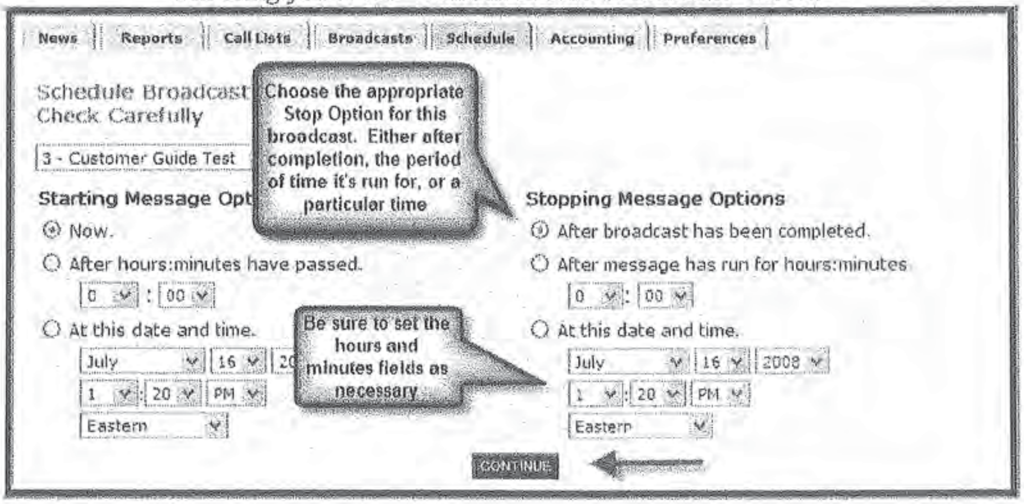


b. Starting Options
   i. Now – Choose 'Now' to send the broadcast immediately
   ii. After hours:minutes have passed – Choose this option if you would like to delay the start of the broadcast
      1. Choose the hour and minutes for the delay using the drop down arrows provided
   iii. At this date and time – Choose this option if you would like to schedule the broadcast for another date and/or time in the future
      1. Choose the correct date and time that the broadcast is to be scheduled by using the drop down arrows provided
      2. If you would like to schedule your broadcast out by time zone, select the Eastern drop down box and select "By Time Zone." Otherwise, you can schedule it to start in your specific time zone
         a. If "By Time Zone" is selected and the start time states 9:00 AM, the calls will start at (9:00 in each individual recipients time zone)



c. Stopping Options
   i. After broadcast has been completed – choose this option if you wish to let the broadcast run until it is completed, or until 9 pm in each time zone **NOTE:** The broadcast will continue to run, but the actual calls will be cancelled instead of delivered to the recipient
   ii. After message has run for hours:minutes – choose this option if you wish the broadcast to only run for a certain period of time. By choosing the option, the broadcast will cancel even if calls are pending
   iii. At this date and time – Choose this option if you wish the broadcast to cancel at a particular time
   NOTE: Ensure the start and stop date are the same as we do not allow a broadcast to run over a number of days

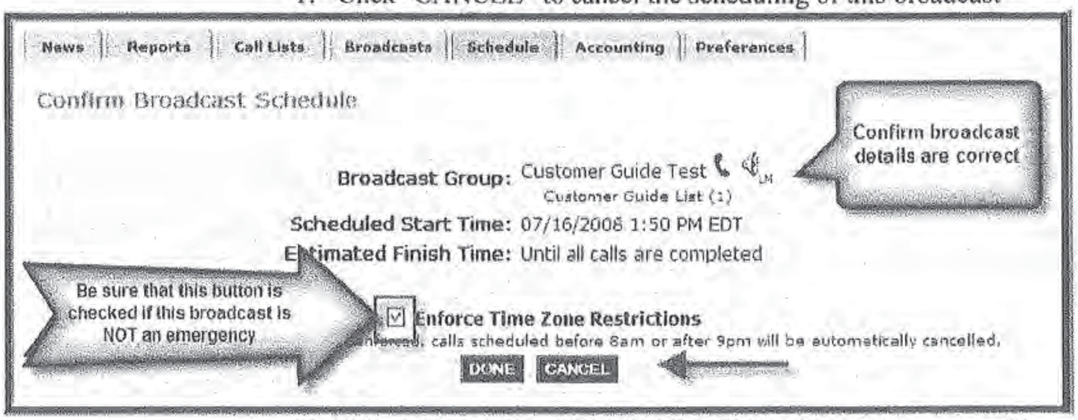
d. After correct Start and Stop Options have been chosen, click 'Continue'. This will bring you to the "Confirm Broadcast Schedule" screen



e. Confirm Broadcast Schedule – this screen allows you to confirm all details of your broadcast prior to deploying
   i. Confirm Broadcast details
      1. Confirm the Broadcast Name
         a. Use the black phone icon to send a test to yourself
         b. Use the speaker to listen to your recording
      2. Confirm the List Name
      3. Confirm the Start Time
      4. Confirm the Stop Time
   ii. Enforce Time Zone Restrictions – if this box is checked, the Global Connect System will ensure no calls are scheduled prior to 8am or after 9pm by cancelling the calls that are not completed.
      1. This box should ALWAYS be checked unless you are sending out an EMERGENCY broadcast that would warrant waking someone up

   NOTE: This option is not available to the collections industry
   iii. After broadcast details are confirmed, click "DONE" to schedule the call or to send immediately if the Start option of NOW was chosen

   NOTE: Only hit the DONE button once or multiple broadcasts will get scheduled
      1. Click "CANCEL" to cancel the scheduling of this broadcast

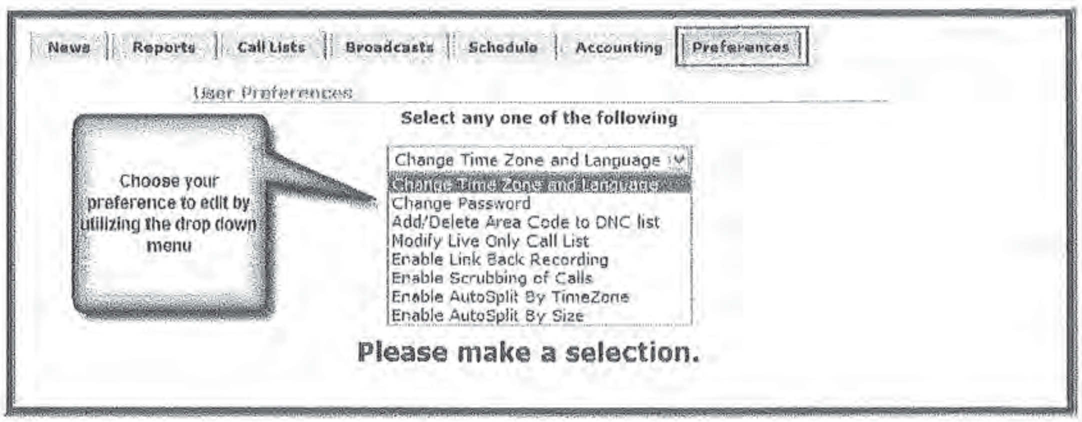


NOTE: After clicking "DONE", the Global Connect System will automatically direct you to the "Reports" Tab so that you can monitor the broadcast results

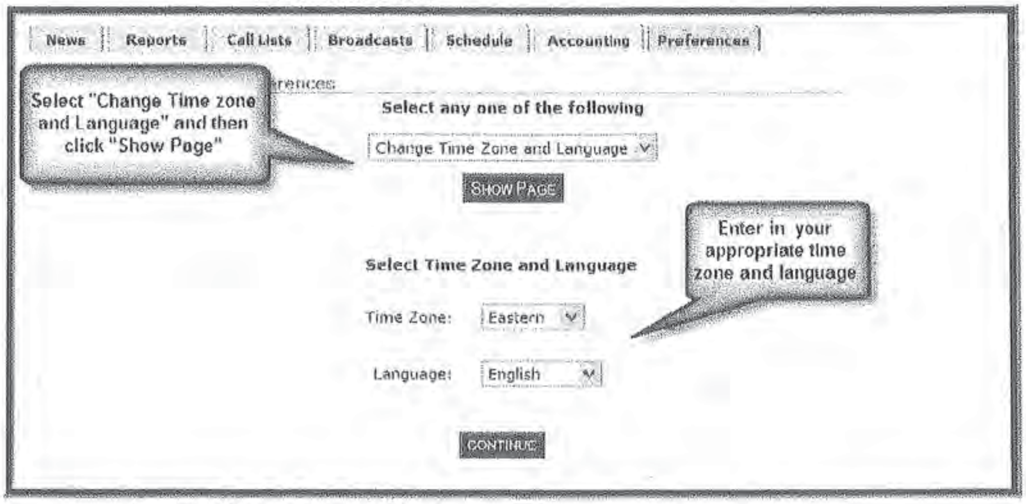
H. **Preferences Tab** – The "Preference" Tab is where you would go to set up your default preferences for your usage

f. Available preferences are:

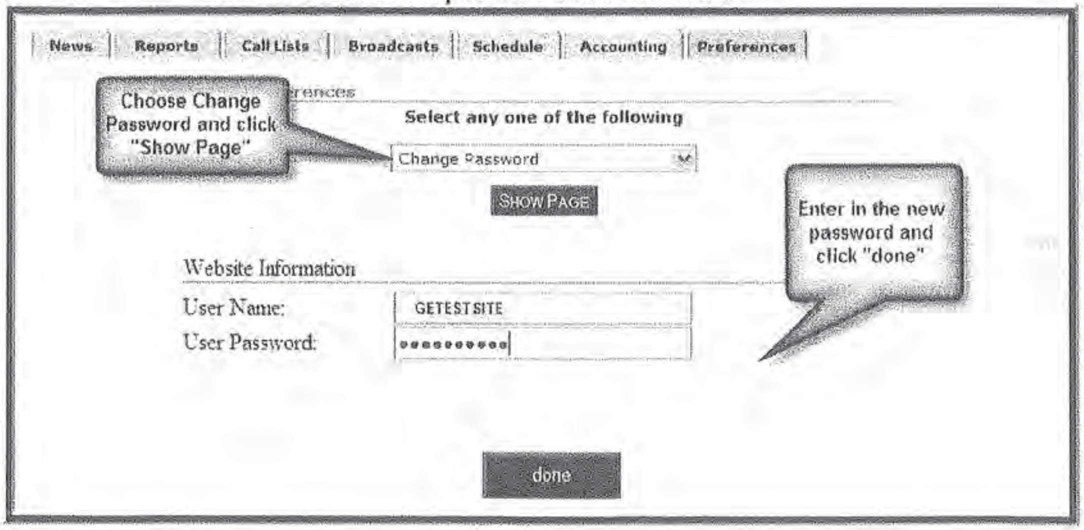
i. Change Time Zone and Language – to change your time zone and language
ii. Change Password – to change your password
iii. Add/Delete Area Code to DNC list – to add or delete a whole area code to your Do Not Call List (DNC)
iv. Modify Live Only call List – to add area code to an area that requires "live only" calls
v. Enable Link Back Recording – to enable link back recordings so that you can download them from the "Reports" tab
vi. Enable Scrubbing of Calls – to set up scrubbing of calls based on when a particular # was called last
vii. Enable AutoSplit by TimeZone – to enable splitting your call lists by time zone automatically
viii. Enable AutoSplit By Size – to enable splitting your call list by size automatically



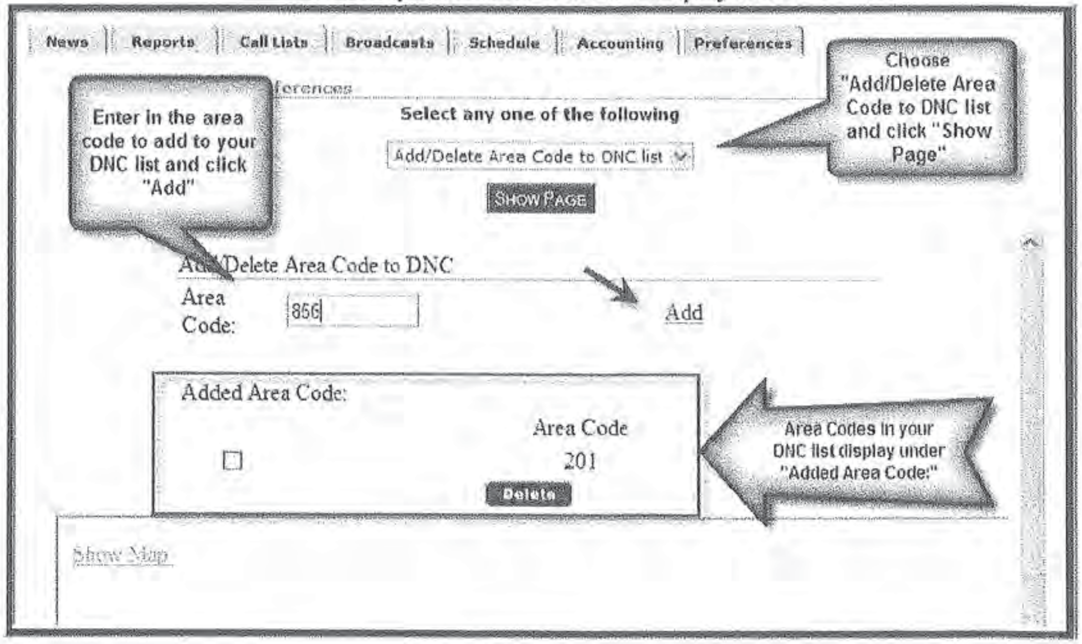
g. To Change Time Zone and Language – to change your time zone and language for your account
   i. Select Time Zone and Language from the drop down
   ii. Click "Show Page"
   iii. Choose your appropriate Time Zone and Language utilizing the drop down selections



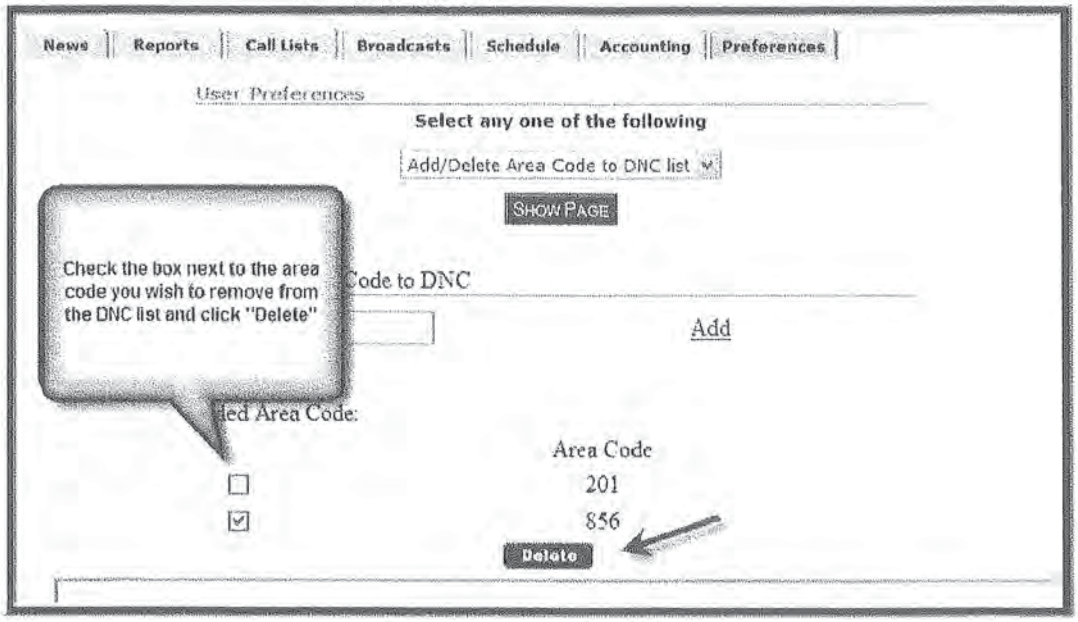
h. To Change Password – to change your login password
   i. Select Change Password from the drop down
   ii. Click "Show Page"
   iii. Enter in the new password and click "Done"



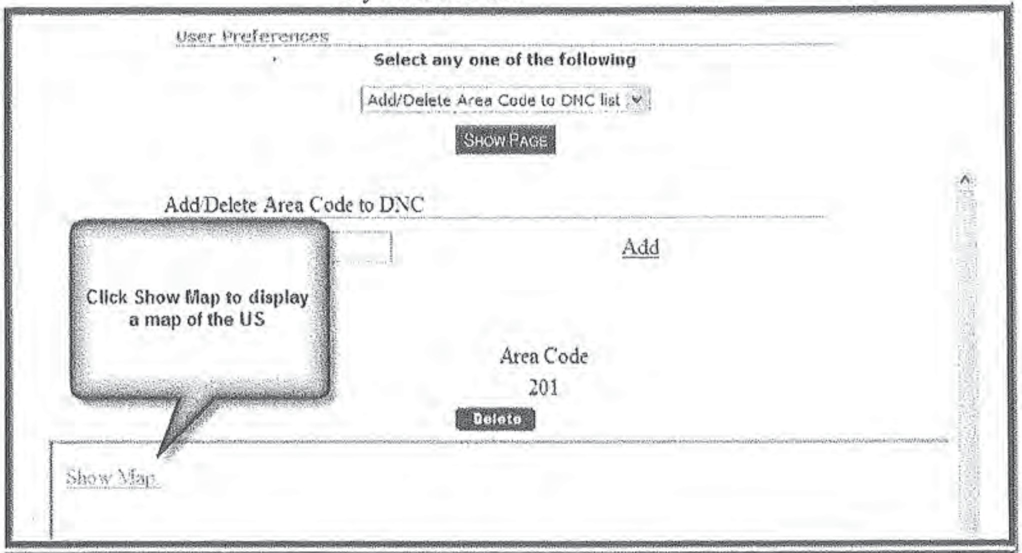
i. Add/Delete Area Code to DNC list – to add or delete an entire area code to the DNC list
   i. Select "Add/Delete Area Code to DNC"
   ii. Click "Show Page"
   iii. To add an area code
      1. Enter in the area code to add to the DNC list and click "Add"
      2. Newly added area code will display below

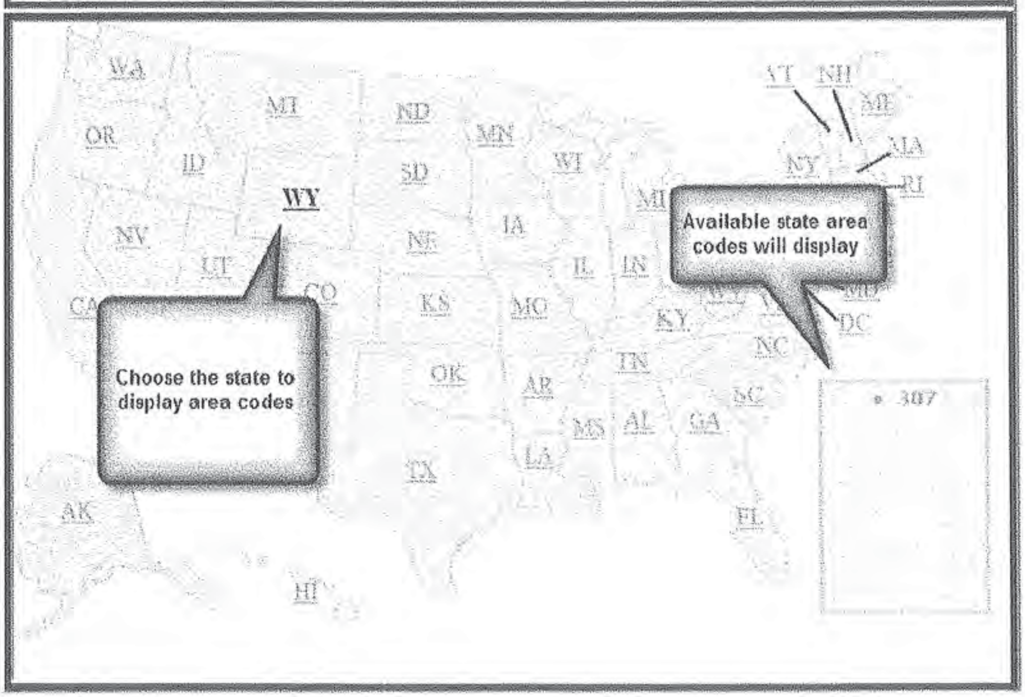


iv. To delete an area code
   1. Check off the box to the left of the area code to delete from the DNC list
   2. Click "Delete"

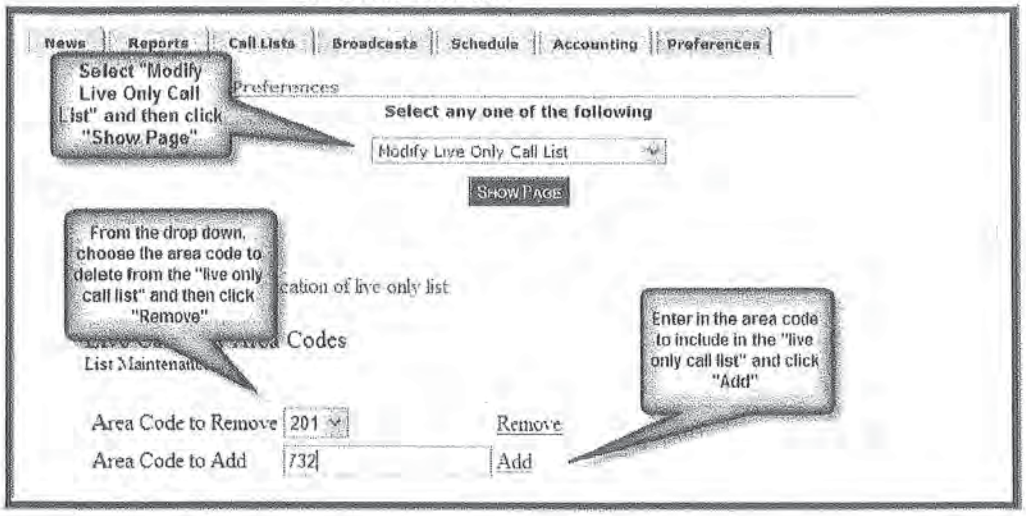


v. To find an area code using the Map
   1. Click "Show Map"
   2. After the map displays, click the state in which you would like to add to the DNC list
   3. Use the area codes displayed to choose which area code(s) to add to your DNC list

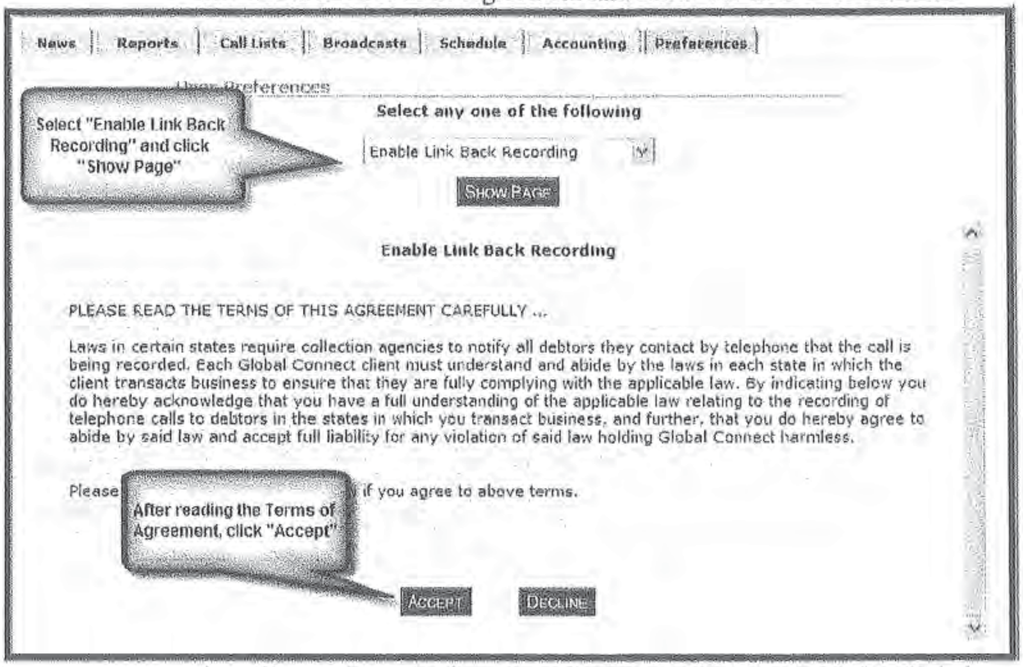




j. Modify Live Only Call List – creates a sub-call list that will only deliver a live message (hang up on machine) to phone numbers in the area codes selected to receive the "live only" message
   i. Select Modify Live Only Call List
   ii. Click "Show Page"
   iii. To Add an area code to the "Live only List"
      1. Input the area code in the "Area Code to Add" field
      2. Click "Add"
   iv. To Remove an area code from the "Live only list"
      1. Select the area code from the drop down box provided
      2. Click "Remove"

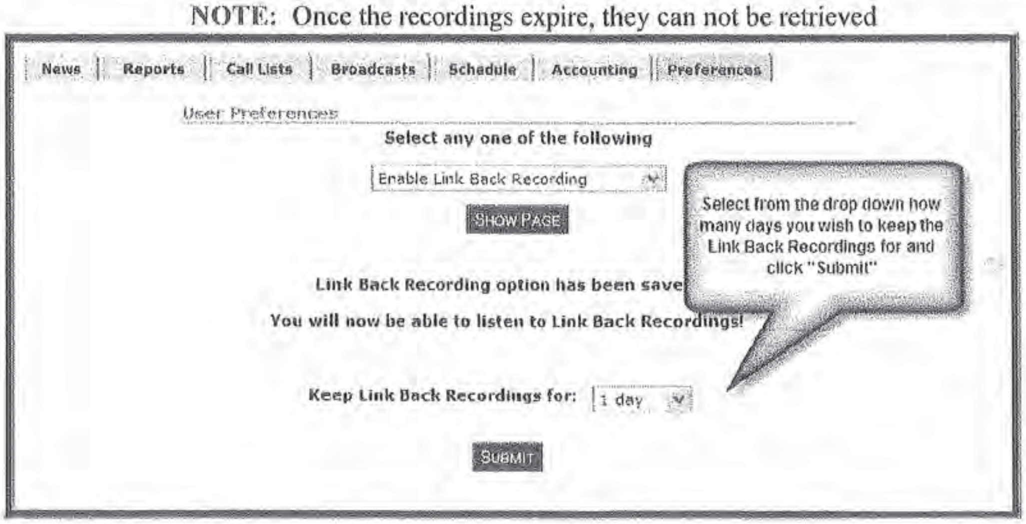


k. Enable Link Back Recording – to enable and set time frames for saving Link Back recordings
   i. Select Link Back Recording
   ii. Click "Show Page"
   iii. Read the Terms of Agreement and click "ACCEPT" to continue

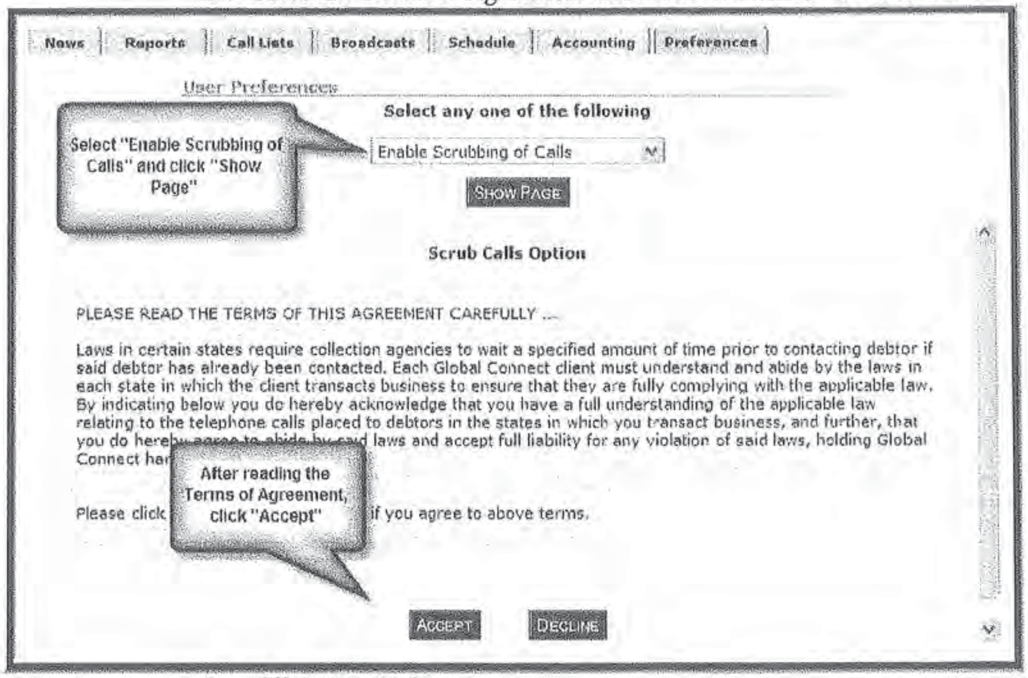


   iv. Choose from the drop down how many days you wish for Global Connect to save your recordings
   v. Click "Submit"

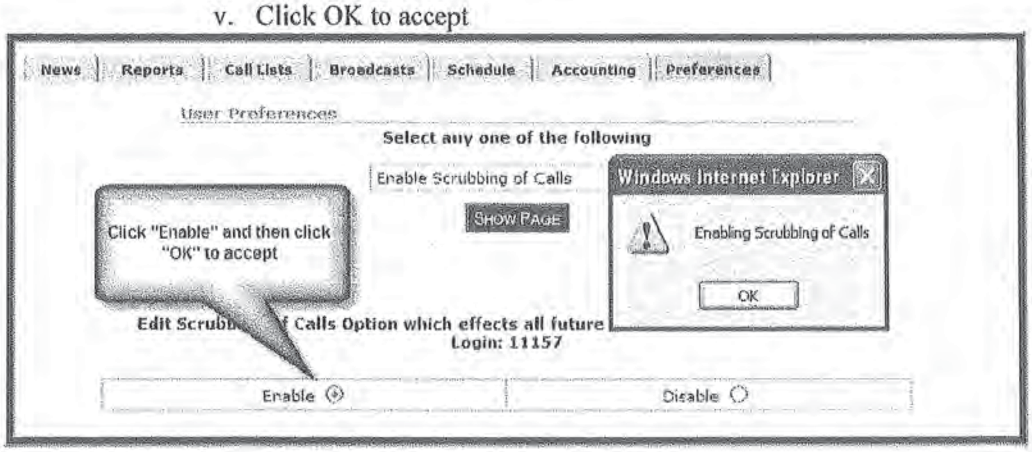
NOTE: Once the recordings expire, they can not be retrieved



1. Enable Scrubbing of Calls – this will not allow a phone number to be called if it has already been called in the past 24, 48, or 72 hours by the Global Connect System. The scrubbing time frame is set on a "per scheduled broadcast" basis on the schedule tab
   i. Select Enable Scrubbing of Calls
   ii. Click "Show Page"
   iii. Read the Terms of Agreement and click "ACCEPT" to continue



   iv. Click "Enable"
   v. Click OK to accept

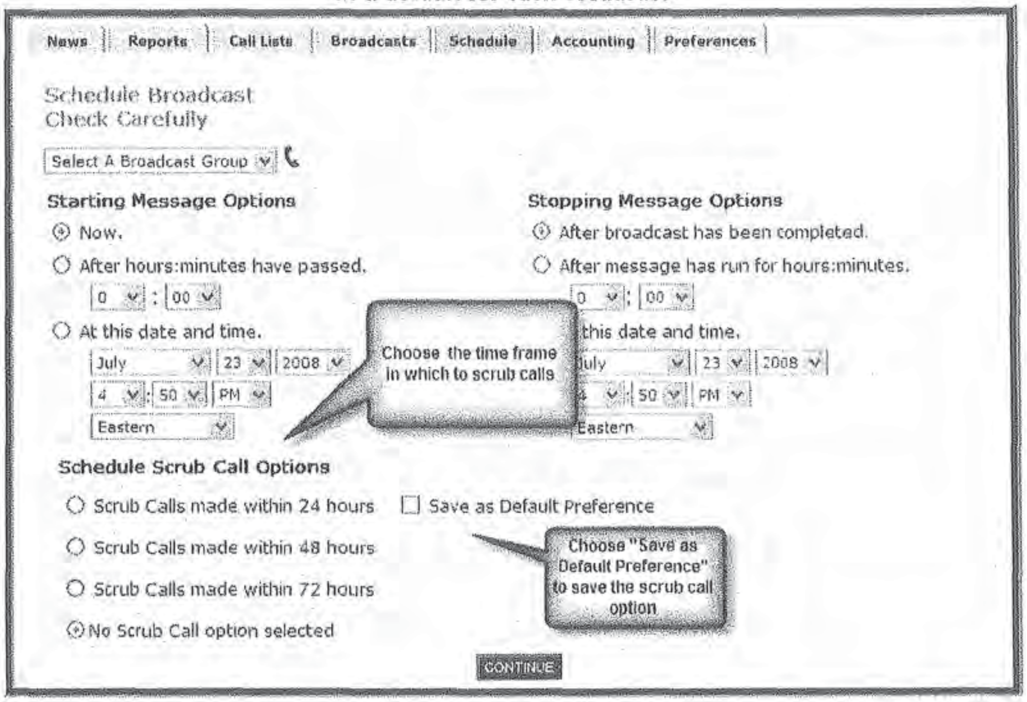


vi. Once Scrubbing of Calls in Enabled, you will see extra prompts on the Schedule tab

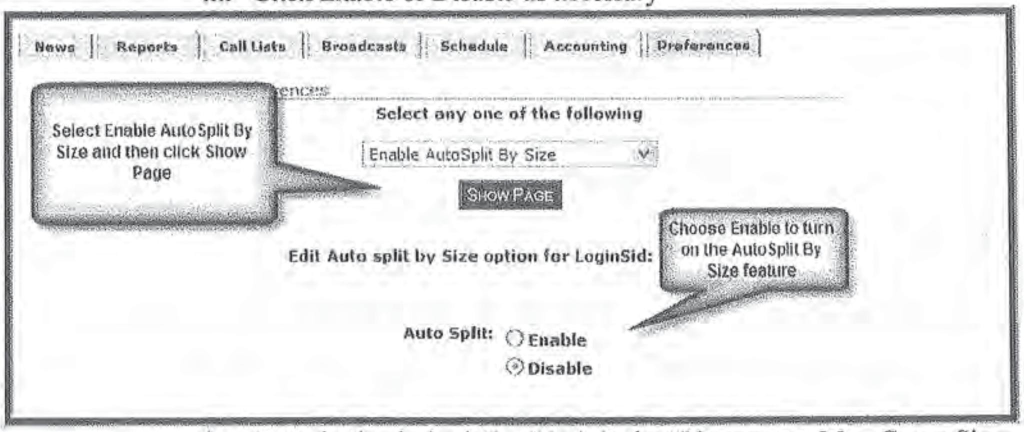
1. When scheduling a broadcast on the schedule tab, choose the time frame in which to scrub

NOTE: Scrubbing calls will not allow a phone call in the broadcast to be made to a customer that was called in the time frame chosen.

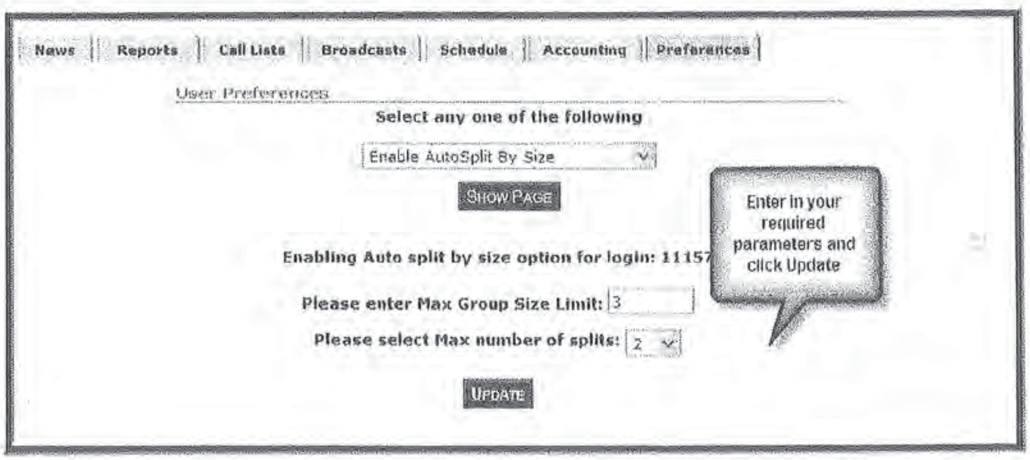
2. Choose "Save as Default Preference" so the chosen option is set as a default for each broadcast



n. Enable AutoSplit by Size – lets you enable AutoSplit by a configurable size per list
   i. Select Enable AutoSplit by Size
   ii. Click "Show Page"
   iii. Click Enable or Disable as necessary



   iv. Enter in the desired Size Limit in the "Please enter Max Group Size Limit" field
      1. The size limit is how many destinations you wish to have in each list
   v. Choose the maximum # of splits from the drop down selection in the "Please select Max number of splits" field
      1. The maximum # of splits is how many list files are created on the auto split
   vi. Click "Update"



RCA 0000119

I. **Accounting Tab** – The "Accounting" Tab is where you would go to view your billing statements and monthly charges incurred

  o. Printable Statement – click the printable statement link to have a copy of your statement display on screen to print out

  p. Monthly charges – click the appropriate month to view the individual broadcasts included in that months statement

    i. By selecting this option, you will be brought to the reports tab showing all broadcasts for that particular month

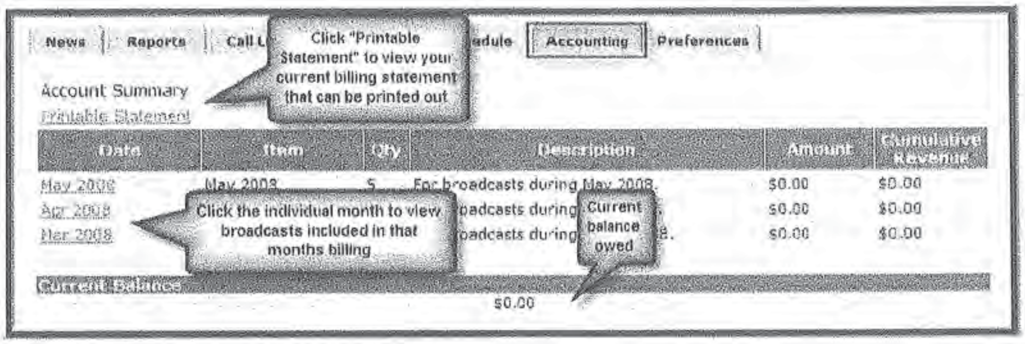


EXHIBIT 8

From: Dan Correa <danc@rashcurtis.com>
Sent: 5/27/2015 1:20:50 PM
To: Diane Anderson <diane.anderson@rashcurtis.com>; Brady Conrad <brady.conrad@rashcurtis.com>; Steve Kizer <steve.kizer@rashcurtis.com>
Cc: Bob Keith <bob.keith@rashcurtis.com>; Chris Paff <chris.paff@rashcurtis.com>
Subject: RE: new broadcast

Attachments: image001.png

Good job!!

Thanks,

Dan Correa

Dan Correa
Collections Manager

RASH-CURTIS & ASSOCIATES

Revenue Recovery $pecialist

190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
Danc@rashcurtis.com
PH 866-729-2722
Direct 707-454-2047
Fax 707-454-2001
http://www.rashcurtis.com

From: Diane Anderson
Sent: Wednesday, May 27, 2015 1:19 PM
To: Dan Correa; Brady Conrad; Steve Kizer
Cc: Bob Keith; Chris Paff
Subject: FW: new broadcast

I reviewed the message.... It's good to go!

Broadcast# 52 Unattended Sutter Foti

From: Blake North [mailto:blake@gc1.com]
Sent: Wednesday, May 27, 2015 12:54 PM
To: Diane Anderson
Subject: RE: new broadcast

Diane,

This campaign is # 52 under the "Regular Collections" folder on your Broadcast tab.

Please review for accuracy before use.

Blake North
Account Manager - West Coast

Global Connect
5218 Atlantic Ave. Suite 300
Mayslanding, NJ 08330
Tel: 1 (888) 421-4151 Ext. 205
Fax: 1 (609) 625-7689
blake@gc1.com
Follow Us On Facebook

From: Diane Anderson [mailto:diane.anderson@rashcurtis.com]
Sent: Wednesday, May 27, 2015 12:50 PM
To: blake@gc1.com
Subject: new broadcast

Good morning,
Per our conversation here is the new broadcast Rash Curtis and Associates would like to add.

Broadcast name: Unattended Sutter Foti

This is a message for (first name, last name). If this is not (first name, last name) please hang up or disconnect. If you are (first name, last name) please continue to listen to this message. There will now be a 3 second pause in this message........ By continuing to listen to this message you acknowledge that you are (first name, last name). This message should be heard in private as it contains personal information. There will now be a 3 second pause to allow you to hear this message in private........ This communication is from a debt collector. This is an attempt to collect on a debt any information obtained will be used for that purpose. Please call us back at 1-855-849-7848. When calling back refer to file number (#######). Thank you

Thank you
Diane Anderson
Collections Manager

RASH-CURTIS & ASSOCIATES

Revenue Recovery Specialist
190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
Diane.Anderson@rashcurtis.com
Direct 707-454-2045

Fax 707-454-2059
http://www.rashcurtis.com

EXHIBIT 9

RASH·CURTIS & ASSOCIATES

REQUEST FOR PROPOSAL (RFP)

For

Revenue Recovery Services

- Early Out Self-Pay Collections
- Primary Bad Debt Collections
- Secondary Bad Debt Collections

Prepared for Kaweah Delta

Kaweah Delta
HEALTH CARE DISTRICT

May 31, 2016

Keith
EXHIBIT NO. 4
10/16/17
J. BOSETTI, CSR 11316

RASH · CURTIS & ASSOCIATES

RFP Questionnaire - Table of Contents

I. RFP Questionnaire

1. Vendor Background and Demographic Information

1.1. Agency Demographic Information:

1.1.1. Agency Name: **Rash Curtis and Associates**

1.1.2. Agency Address: **190 S. Orchard Avenue, Suite A-200, CA 95688**

1.1.3. Contact Name: **Terry Paff, President/CEO**

1.1.4. Contact Telephone: **(707) 454-2002**

1.1.5. Date Established: **Rash Curtis & Associates was founded in 1977**

1.1.6. Location of servicing office if different than corporate address: **N/A**

1.2. Management Team:

Please provide detailed information and statistics on your organization; including an organization chart, tenure of current management team, and their associated work experience. Please highlight health care experience within your Executive management team.

- **Organizational Chart attached (Page 40)**
- **Biographies of Key Executives attached (Page 41-42)**
  - **Terry Paff, President/CEO**
  - **Natasha Paff, CAO**
  - **Bob Keith, Executive VP of Operations**
  - **Chris Paff, Executive VP of Operations**
  - **Dan Correa, Sr. Director of Operations – Collections / Client Services**

1.3. Staffing Breakout and Training:

Please provide us with detailed information and statistics on your staff, including the following information:

1.3.1. What percentage of the agency placements are healthcare?

- **98% of our placements are healthcare**

- **We specialize in Healthcare Revenue Recovery and have extensive experience in Healthcare Receivable Management from Early-Out, Insurance Billing and Follow-Up, Bad Debt Collections to Legal Services.**

- **Our Client base is concentrated in California, however we have many Clients throughout the United States. We serve over twenty-five California hospitals and hundreds of medical groups, physicians and medical billing companies.**

1.3.2. Do you have bilingual staff on-site?

- **Yes, our skilled multi-lingual staff are proficient in the following languages and we have access to a HIPAA compliant interpreter service when needed:**
  - **Spanish**
  - **Tagalog**
  - **Mien**

1.3.3. What type of initial staff training do you offer on both a formal and informal basis?

- **We developed an extensive training program to ensure we provide the highest level of Client and Patient/Guarantor satisfaction and Compliance with all State and Federal regulations. Our dedicated training staff work very closely with our employees to achieve the highest level of resources.**

- **New employees are required to participate in our initial four (4) week training program. In order to complete our training program employees are required to pass all written, oral and an online skills assessment exams before they are allowed to speak with Patients/Guarantors or Clients.**

- **Employees are required to pass the following skills assessment exams with a score of 100% before they are allowed to work an account(s);**
  - **Fair Debt Collection Practice Act (FDCPA)**
  - **CA Rosenthal Act**
  - **Fair Credit Reporting Act (FCRA)**
  - **Fair and Accurate Credit Transactions Act (FACTA)**
  - **Telephone Consumer Protection Act (TCPA)**
  - **Wiring Tapping Law**
  - **Health Insurance Portability and Accountability Act (HIPAA)**
  - **Acceptable Use Policy (AUP)**
  - **Health Information Technology for Economic and Clinical Health Act (HITECH)**
  - **501(r), AB-774 and SB-1276**
  - **Collection skills and techniques**
  - **Skip-Tracing Techniques**

- **Customer Service Telephone Skills**

- **Upon completion of training and testing, all employees receive course completion certificates in these areas:**
  - **FDCPA Certificate**
  - **HIPAA Certificate**
  - **Harassment Free Working Environment Certificate**

- **In addition, all employees receive on-going training and coaching through company meetings, audits, one-on-one reviews and webinars on customer service, communication, empathy, skip tracing, insurance, FDCPA, HIPAA, health care and other revenue recovery techniques.**

1.3.4. What ongoing software-based training tools are utilized?

- **Collection training modules were developed and employees are required to complete them quarterly. Our modules are located on our Intranet Site for employees.**
  - **Training Module web page attached (Page 43)**

- **Training Modules;**
  - **Diffuse and Angry Customer**
  - **Rebuttals to Common Stalls**
  - **Basic Guide for Negotiations**
  - **Header/Demographic Updates**
  - **HIPAA**
  - **Talk-Off - Transferring a call to a Manager**
  - **E-mail Etiquette**
  - **Credit Reporting**
  - **Skip Tracing**
  - **Medi-Cal Scrubbing**

1.3.5. Provide hours of operation for outbound patient collections phone calls during weekday and weekends.

- **EARLY OUT**
  - **8:00am to 5:00 pm, MONDAY - FRIDAY (Varies based on Client's preference)**
  - **Evenings and Saturdays *Optional**

- **COLLECTIONS**
  - **8:00am to 7:00 pm, MONDAY - THURSDAY**
  - **8:00am to 5:00 pm, FRIDAY**

- **8:00am to 12:00 pm, SATURDAY**

1.4. Insurance & Bonded:

1.4.1. Are you currently under investigation, in legal action, or under consent decree for FDCPA or similar state / local regulation violations - If yes, please explain.

- **No**

1.4.2. Is the Agency Bonded and is the collection staff covered under the Bond agreement?

- **Yes to both**

1.4.3. Is your Agency a member in good standing of the ACA?

- **Yes**

1.4.4. Are you HIPAA Compliant?

- **Yes**

1.4.5. Do you provide regular HIPAA Training for your staff?

- **Yes**
- **Employees are required to pass our HIPAA skills assessment exam with a score Of 100%.**
- **Upon successful completion of our HIPAA training and testing, all employees receive a course completion HIPAA Certificate.**

1.4.6. Are you willing to sign a Business Associate Agreement with the Hospital?

- **Yes, our policy requires us to have a signed Business Associate Agreement with our Client before we can begin working their inventory.**

1.4.7. Please list all the lawsuits you have settled or are currently in the state of California in the last 7 years.

- **Sean McEndree – McEndree brought suit against Rash Curtis for violations of the FDCPA and RFDCPA. Specifically, Plaintiff alleged that Rash Curtis violated a number of statues including call harassment and communicating with a debtor who Rash Curtis knew were represented by an attorney. The case settled right before trial for $6,500. The Court dismissed the case on May 11, 2015. He stated that we third party disclosed but his then-girlfriend and current wife. We had a recording that she told us she was the wife and the credit report also listed her as the spouse.**

We most likely would have won this had it gone to trial but we had already paid our deductible and our insurance knew it would be cheaper to pay the settlement amount. We won in civil court and he paid the bill.

- **Michele Jones – Jones brought suit against Rash Curtis for violations of the FDCPA and RFDCPA based on Rash Curtis' purported call harassment. Judgment was entered in Rash Curtis' favor by way of a successful motion for summary judgment. Jones v. Rash Curtis, 2011 (WL 2050195 N.D.Cal. 2011 is now case law). There, the court determined that Rash Curtis did not violate the FDCPA/RFDCPA by placing 179 calls over a two year period and multiple accounts to Plaintiff in an effort to reach her and resolve the numerous outstanding debts because Plaintiff rarely (if ever) answered the calls, never complained about the calls, and never instructed Rash Curtis to stop calling.**

- **Carla Conover – Conover brought a case in New Jersey for violations of the TCPA. The case is still pending and has not yet settled. Plaintiff offered $6,000 to settle and we countered with $4,000. Currently, we are awaiting Plaintiff's response to our counter-offer. They claim that we had the wrong number but we had spoken with the debtor at this number in the past. We got this phone number from the client therefore we had prior consent and this is not considered a TCPA violation. The settlement offer was made to avoid incurring exorbitant legal defense fees and minimizing our expenses.**

- **Tamara Barnes – Barnes brought suit against Rash Curtis for violations of the FDCPA and RFDCPA. Specifically, Plaintiff alleged that Rash Curtis failed to send her the 1692g letter, called numerous times to constitute harassment, and refused to validate the request. The Court dismissed the case based on a stipulation on September 10, 2015. Plaintiff dismissed the case after we provided documents showing that there was no 1692g violation.**

1.5. Facilities and Equipment:

1.5.1. How do you track call volume?

- **We track our call volume through Bright Metrics software. This tool is designed to enhance our telephone software to pull in-depth calling data such as workgroup activity, call counts, transfer information and calling trends. We can run reports to capture calls using different parameters, i.e.; list all calls over 15 minutes, list all calls out-of-state, by zip code, etc.**

1.5.2. How do you track patient hold times?

- **We do not have any patient hold times. We have ample resources to handle all inbound calls.**

1.5.3. Do you use AutoDial or Predictive Dialing technology when applicable?

- **Rash Curtis & Associates' predictive dialing system is fully integrated and Telephone Consumer Protection Act (TCPA) compliant and complies with all Federal regulations. Our accounts receivable software increases our productivity by automatically handling all mundane dialing tasks.**

- **By connecting our Account Representatives to only those calls that have been answered, the predictive dialer gives our Account Representatives more time to produce results, by spending their time doing what they do best, Speaking and negotiating with patients/guarantors to maximize our Clients revenue.**

- **Some of the exciting highlights of our predictive dialer are;**
  - **Unlimited dialing lines**
  - **Detects; live voice, no answer, voicemail, busy signal and fax**
  - **Direct connect or messaging capability**
  - **Unattended messaging**
  - **Multiple campaign capability**
  - **Real time history note storage and retrieval**
  - **Automated time zone recognition**
  - **Internal "Do not call" block list**
  - **Automatic dialing algorithms to optimize outbound call volumes based on the ratio of current contacts versus Account Representatives available to receive a call**

- **In addition, we utilize "Global Connect" which is also (TCPA) compliant and complies with all Federal regulations. This tool increases normal contact rates by as much as 500% and enables us to do the following;**
  - **Reach thousands of contacts within minutes**
  - **Real-time do-not-call safety net**
  - **Monitor Account Representatives productivity and performance metrics**
  - **Boost inbound call volume**
  - **Connect all live answers instantly to speak with hard to reach patient/guarantors**

- **The thoroughness, efficiency and time-effectiveness of this technology allows us to provide you with a level of performance on your Patient/Guarantor accounts that is unprecedented in the accounts receivable industry.**

1.6. Information System:

1.6.1. What Collection System are you currently using?

- **We offer a wide variety of effective accounts receivable management tools, including; DAKCS Collection Software, VIC Predictive Dialer, Call Recording with**

Screen Capture, Credit Reporting/Scoring, Account Scrubbing as well as other tools and resources that enhance our ability to resolve accounts in a timely manner.

1.6.2. Please provide a detail summary of your reporting capabilities.

- **Reports can be sent automatically by encrypted e-mail, electronically, web based FTP or, to reduce paper waste and support a green environment, reports can be accessed through our secure web based Client Portal "@ Client Services" 24 hours a day, seven (7) days a week.**
- **Reports can be scheduled for automatic electronic or paper delivery based on your requirements or can be accessed through our Client Portal "@ Client Services" 24 hours a day, seven (7) days a week.**
- **In addition, with our "Report Designer" we can easily generate custom reports specific to our Clients' needs on demand in various formats, i.e.; XLS, CSV, TSV, PDF, TXT, and ANSI-835. We support all files types.**

1.6.3. Do you own or lease the Collection System?

- **We own our collection system.**

1.6.4. Do you plan to expand or replace your Collection System within the next five (5) years?

- **No, we have been with DAKCS since 1988 and currently we are not looking to replace them.**
- **DAKCS has the ability to customize their system to meet our Client's needs.**

1.6.5. Can you support a Bi-directional Interface with Siemens Invision?

- **Yes**

1.6.6. Please list at least one client where your agency performs Early Out services using the Siemens Invision PFS system.

- **Yes, Stanford Health Care "ValleyCare".**

1.6.7. Will we have remote access capabilities into your system?

- **Rash Curtis & Associates provides a powerful "real-time / 24-7" secure web based account access and reporting tool for our Clients via the internet: "@ Client Services".**

- **Using our HIPAA compliant, secure web-based "@ Client Services" tool, authorized Kaweah Delta Health Care District employees will have access to our system 24 hours a day, seven days a week. With our "@ Client Services" access, your staff will be able to:**
    - **Assign new accounts manually as needed**
    - **Upload new account files electronically**
    - **Upload documents on a specific account**
    - **View individual account status and history**
    - **View actuary and production statistics**
    - **Post direct payments and adjustments to individual accounts**
    - **Communicate with our staff**
    - **View archived reports; New Business Acknowledgement, Trust Remittance and Inventory**

1.6.8. How do you prefer to perform account data transfers?

- **SFTP – Secure File Transfer Protocol**

1.6.9. Please describe your current systems security environment.

- **Security and confidentiality are a primary focus at Rash Curtis & Associates and is part of our core culture, whether physical, network, data security utilizing a Thin Client Environment, and personnel security screening.**

- **All employee computers are equipped with the latest security tools, and require two levels of passwords for access. Each computer runs regular virus and security scans to ensure data security and integrity. No employee or anyone else can gain access to our system via an unsecured Internet connection.**

- **We have "Thin Client" terminals in place of computers for our Account Representatives. Employees that utilize a Thin Client terminal do not have any data stored on their hard drive or computer utilized at their workstations.**

- **Management personnel with desktop computers have hard drives encrypted utilizing Sophos Safeguard Encryption.**

- **All off site backups are guarded 24 hours a day, seven (7) days a week and are constantly filmed. Our on-site servers are maintained in a locked and secure location. Our server room is monitored 24 hours a day, seven (7) days a week by video surveillance. In addition, all servers that contain data are Virtual Machines so no data can be pulled from these hard drives in the case of a security breach.**

- **Our collection software is created by DAKCS. This collection software vendor has been in business for over 28 years and specializes in account receivable**

management. We also store this database offsite where the data is on guard 24 hours a day and seven (7) days a week.

- We are committed to safeguarding and the safety and security of those who visit and work on site and to protect all sensitive data. Security surveillance audio and video cameras are placed throughout our company in accordance with the Federal Wiretapping/Electronic Communications Privacy Act. Our company designed comprehensive access and security standards, optimized and certified with SAS 70 Type II.

1. Audits, Accountability, Media Protection and Personnel Security

- We have constant surveillance throughout our data center and have on-going audits to establish what events occurred, the sources of the events, and the outcomes of the events, i.e.; user authentication, access to data, and modification of data.
- In addition, our systems are scanned periodically for vulnerabilities. All digital media is destroyed appropriately and all paper with sensitive data is destroyed on-site by DATASAFE, a secure destruction service.
- All employees are required to review our security policies and pass a written skills assessment exam.
    - HIPAA AB-211 / SB-541 / SB-1276 Policy
    - HIPAA Employee agreement Form
    - HIPAA Patient Debtor Confidentiality Policy
    - HIPAA ITS Policy
    - HIPAA Skills Assessment Exam
    - 501(r) Policy
- Our Acceptable Use Policy (AUP) is a key element of our training and is reinforced periodically. Our AUP covers computer usage, E-mail usage, Internet usage, Privacy, Passwords, Client Data, Containment and HIPAA/HITECH compliance and risks.
- All written information obtained from our Clients is scanned to our secured server and original documents are shredded or filed in a locked filing cabinet in our secured storage room.

2. Risk Management

- Our compliance officer is responsible for ensuring that our data is protected appropriately and meets the needs and risk tolerance levels of the business by aligning with the guiding principles of our company and regulatory requirements; Health Insurance Portability and Accountability Act (HIPAA) guidelines to protect all Patient Health Information (PHI) and Personally Identifiable Information (PII).

- **We make sure that all employees are aware of the internal risks and are constantly reminded of the importance of reporting unusual or potentially harmful activity amongst other employees. Staff are encouraged and rewarded for being security conscious.**

1.6.10. Describe your internal controls for granting and modifying system access and termination procedures.

- **Access - Management personnel determines access levels and must complete an "I.T. Work Order Request" to grant access to their staff.**
- **Termination - Human Resources sends an alert Message which is handled as high priority to our I.T. Department and Management Personnel to remove all access immediately. In addition, terminated employees are escorted out of the building and their access code into the building is terminated.**

2. Collection Process

Please respond to the following inquires for your **Early Out/Self-Pay collection** approach:

2.1. Collection Methodology:

A. Early Out Services

- **To better serve our Early-Out Clients and ensure transparency, we established an Early Out division, named Paff, Paff and Associates.**
- **Our Early-Out division (Paff, Paff & Associates) dba PPA will act as an extension of your business office and will make our services transparent to the patient/guarantor based on our Client's preference.**
- **Our Early Out services vary Client to Client. We customize our services to meet our Client's specific needs and preferences.**
- **Our highly skilled and dedicated "customer service oriented" Account Representatives will attempt to contact your patients/guarantors to collect the balance in full, establish a reasonable monthly payment plan, and solicit Healthcare Insurance and/or any other Third Party funding source to resolve your accounts in a professional and timely manner.**

  - **SB-1276 Compliance**

- **In order to ensure compliance with the AB-774 financial assistance law and the SB-1276 law, we will issue a separate Client Account Number to be used for all placements designated as a financial assistance or SB-1276**

account so that they can be tracked and handled in accordance with the law.

- In addition, to ensure that we adhere to this law, it is important that our lines of communication regarding these accounts are open and accurate, and that we are notified of any financial assistance/SB-1276 claims in a timely manner.

- If you have a current policy or set guidelines in place for these accounts that you would like us to follow, please let us know and we will be glad to incorporate and adhere to your policies.

A1. Process Flow

1. Assignments - Day1 (Varies based on our Client's preference)

- Self-Pay Accounts will be assigned at day sixty (60) via electronic file to PPA.

- Upon referral, each account will be processed through our data center. The accounts will be downloaded into our system within 24 hours of receipt.

2. Telephone Calls - Day 15 through 120 (Varies based on our Client's preference and when statements are sent)

- We will initiate calls from our office. Phone attempts will be made at alternate times, during regular business hours.

- Upon contact with a patient/guarantor, we will attempt to update their demographic information, collect the balance in full, establish a monthly payment plan and solicit health care insurance, third party liability and any other funding source if applicable.

3. Prompt Pay Discount (Varies based on our Client's preference)

- The patient/guarantor may be offered a prompt pay discount to settle their account based on your guidelines.

4. Statements (Varies based on our Client's preference)

- With your approval, we will model our statement to match your statement and direct all patients/guarantors to our Client's Patient Accounting Department at a toll free number that is directed to our office for handling. We will act as an extension of your Business Office and make this transparent to the patient/guarantor.

- We will send up to three (3) statements with the final statement giving them a 30-day notice.

5. **Payment Plans** (Varies based on our Client's preference)

- Accounts that cannot be paid in full, we will establish and maintain Payment Plans based on the patient/guarantor's financial ability and SB-1276 requirements.
- We monitor and track all monthly payment plan accounts and send monthly reminder statements.
- We can modify and utilize your statement messages to direct all patients to contact Kaweah Delta Patient Accounting Department at a toll free number that is directed to our office in Vacaville for handling.
- When a new account for the same patient/guarantor is assigned, we will add it to the existing account in our system and contact the patient/guarantor to re-negotiate a higher payment.
- If the payment is not received after five (5) days from the due date we will make phone attempts to get the patient back on track. In addition, if no contact is made after ten (10) days and payment has not been received, we will send a "Broken Promise Statement" and continue to make phone calls.
- After 30 days, if no payment is received and the account ages 120 days from assignment date, we will return the account to Kaweah Delta.

6. **Charity Care Discount Payment Plans**

- Charity Care discount payment plans will be handled in accordance with your guidelines and AB-774 and SB-1276/501(r) requirements.

7. **Payments**

- To ensure transparency with the patient/guarantor, payments will be handled as follows;
  - Credit Card Payments: We prefer to have our staff utilize your system if feasible. (We will require access to your credit card posting system)
  - Checks by Phone: We prefer to have our staff utilize your system if feasible.
  - By Mail: Mailed directly to your Lock Box.

8. **Return Mail**

- In the event we receive a "mail return" and do not have a good contact number, we will refer the account back to our Client for follow up or forward the account to Rash Curtis & Associates for Bad Debt Collections for skip tracing and follow up based on our Client's preference.

9. **Accounts Returned to Client After 120 Days**

- **If payment arrangements have not been established and there is no other funding source after 120 days from the assignment date, the account will be returned to Kaweah Delta Hospital.**

A2. Early Out - Optional Services *Additional Fee is applicable

1. **Data Scrubbing (Varies based on our Client's preference)**

- **Our data scrubbing technology (in compliance with SB-1276) includes searches for:**
  - **Charity: Using your charity policy and guidelines, we will screen your patients for charity care, in full or even partial coverage, through the TransUnion tool.**
  - **Insurance: Utilizing Passport/Experian software searches in various formats and questionnaires for discussion with patients/guarantors, specific criteria is followed to find any applicable insurance coverage.**
  - **Bankruptcy: Used to identify Bankruptcy patients/guarantors.**

2. **Skip Tracing (Varies based on our Client's preference)**

- **We utilize a number of integrated and highly reliable resources to locate your patients/guarantors. Our Account Representatives are highly skilled in locating missing patient/guarantors. We have developed an extremely sophisticated skip tracing program to augment the information assigned to us to maximize our contacts and recoveries.**
- **An important element of our success is our ability to locate and recover a significant percentage of skip accounts for our Clients utilizing the following tools;**
  - **National Change of Address (NCOA) records**
  - **TLO**
  - **On Line Investigative Databases**
  - **Internet searches**
  - **Matching against our own database that includes over 3 million consumer/ debtor records in addition to other enrichment searches**

3. **Scoring (Varies based on our Client's preference)**

- **Behavior, credit or recovery score data using multiple models allows us to accurately liquidate accounts based on the equity and assets available. Scoring is prepared immediately upon receipt of your accounts, and if applicable reviewed by a skilled employee, not only electronically.**

4. **Insurance Billing and Follow up (Varies based on our Client's preference)**

- **Any Insurance information obtained will either be forwarded to your billing department for billing and follow up.**
- **The account will remain on hold in our system pending insurance payment. If payment is made and there is a remaining patient balance, the account will begin the 90 day cycle again, once the balance has been adjusted. PPA will invoice (Client's) the agreed upon rate once payment is received.**

5. **Third Party Liability (TPL) (Varies based on our Client's preference)**

- **Any information obtained will either be forwarded to our Client for follow up or referred directly to Rash Curtis & Associates for further collection activity based on our Client's preference.**

6. **Worker's Compensation (Varies based on our Client's preference)**

- **Any information obtained will either be forwarded to our Client for follow up or referred directly to Rash Curtis & Associates for further collection activity based on our Client's preference.**

B. Collection Services (Primary and Secondary Bad Debt)

B1. Process Flow

1. **New Assignment (Day 1)**

- **Accounts will be assigned at Day 127 via electronic file.**
- **Upon referral, each account will be processed through our data center. The accounts will be downloaded into our system and an FDCPA approved notice will be sent within twenty-four (24) hours to reach your patient/guarantor and advise them as to the status of their account.**
- **We can easily create separate Client numbers to identify and isolate a specific population to ensure accounts with specific work standards are met.**
- **In order to ensure compliance with the AB-774 financial assistance law and SB-1276 law effective 1/1/15, we will issue a separate Client account number to be used for all placements designated as a financial assistance or SB-1276 account so that they can be tracked and handled in accordance with the law.**

- In addition, to ensure that we adhere to the new law, it is important that our lines of communication regarding these accounts are open and accurate, and that we are notified of any financial assistance/SB-1276 claims in a timely manner.
- If you have a current policy or set guidelines in place for these accounts that you would like us to follow, please let us know and we will be glad to incorporate and adhere to your policies.
- After accounts are entered into our DAKCS accounts receivable system, a "New Business Acknowledgement" is generated detailing your account number, guarantor name, patient name, amount referred, our account number and the age of accounts. This report can be sent automatically by mail, electronically or; to reduce paper waste and support a green environment, reports can be accessed through our Client Portal "@ Client Services" 24 hours a day, seven (7) days a week.

2. Contact Enrichment and Data Scrubbing (Day 2)

- All accounts assigned for bad debt collections are processed for asset and contact enrichment and data scrubbing within twenty-four (24) hours of assignment.
- This enrichment process includes matching account information against national databases for address correction, new phone numbers, asset searches, credit history, employment and collectability scoring. Accounts are prioritized based on score; balance; age and existing debtors in common.

3. Scoring

- Behavior, credit or recovery score data using multiple models allows us to accurately liquidate accounts based on the equity and assets available.
- Scoring is prepared immediately upon receipt of your accounts, and if applicable reviewed by a skilled employee, not only electronically.

4. Data Scrubbing

- Our data scrubbing technology enables us to searches for;
  - Bankruptcy - Used to identify Bankruptcy patient/guarantors.
  - Deceased - Used to identify county courts online records for probate on deceased.
  - Charity (in compliance with sb-1276) - Using your charity policy and guidelines, we will identify your patients for charity care, in full or even partial coverage, through the TransUnion tool. *Optional
  - Insurance – We utilize Passport/Experian software to search and find any applicable insurance coverage. *Optional

5. **Calls – Manual and Automated (Day 2 – Day 30)**

- **We initiate automated and manual calls at alternate times of the morning, afternoon, evenings and Saturdays within FDCPA guidelines in an attempt to make contact. If no contact is made, we continue calling for the first thirty (30) days averaging five to seven (5-7) calls a week or based on our Client's work standards.**

6. **Contact within the first 30 days**

- **Upon contact, we will attempt to collect the balance in full, establish reasonable payment arrangements and/or screen for any additional funding source.**
- **The patient/guarantor may be offered a prompt pay discount to settle their account based on our Client's guidelines.**
- **We will also screen for Charity Care, utilizing your Charity Care and discount payment criteria based on AB 774, SB 350, SB 1276 and 501(r) requirements and return any qualifying accounts to the appropriate resource at Kaweah Delta for follow up.**

7. **On-Going Collection Strategy (Day 31 +)**

- **If there is no contact after thirty (30) days, we send our "Second Notice" and the accounts are placed into aging pools. These pools are isolated at thirty (30) plus days, sixty (60) plus days, ninety (90) plus days, one-hundred and twenty (120) days and one-hundred and eighty (180) plus days from the date of referral or date of last payment, whichever is more current. In addition, we have a high priority pool that consists of high collectability scores, assets and broken promises.**
- **Accounts are worked based on their age, balance, credit summary and score with our emphasis being on newer and large balance accounts with good collectability scores. Additional "Final Notices" are sent as deemed necessary.**
- **With our automated management program, "Intercept" which runs every night and moves accounts based on status codes, date of referral or date of last payment, we are able to work our inventory more effectively.**
- **We also initiate manual skip tracing efforts to locate alternate numbers and/or addresses. We continue calling all numbers, alternating call times to include evenings and Saturdays.**

8. **Skip Tracing**

- **Rash Curtis & Associates' Account Representatives are highly skilled in locating missing patient/guarantors. We have developed an extremely sophisticated skip tracing program to augment the information assigned to us to increase contacts. An**

important element of our success is our ability to locate and recover a significant percentage of skip accounts for our Clients. Account Representatives are trained to utilize many resources including;

- On-line Bankruptcy Verification
- National Change of Address (NCOA) records
- Clear
- TLO
- Similar Names
- Abbreviated Credit Report and Scoring with Financial Demographics
- Directory Assistance
- Tax Assessor Record Information
- Full Credit Reports through Equifax, Experian and Trans Union
- On Line Investigative Databases
- Matching against our own database that includes over 3 million consumer-debtor records in addition to other enrichment searches.

- Skip tracing and contact enrichment is very important tools utilized to ensure successful recovery. Our staff has the ability to focus on the best methods and tools to locate skipped patient/guarantors to maximize our contacts and recoveries.

9. Payment Plans

- Accounts that cannot be paid in full, we will establish and maintain Payment Plans based on the patient/guarantor's financial ability and SB-1276 and 501(r) requirements. We will also monitor and track all monthly payment plan accounts and send monthly reminder statements.
- When a new account for the same patient/guarantor is assigned, we will add it to the existing account and contact the patient/guarantor to re-negotiate a higher payment.
- If the payment is not received after three to five days from the due date, we will make phone attempts to get the patient back on track. In addition, if no contact is made after five (5) days and payment has not been received, we will send a "Broken Promise Statement" and continue to make phone calls.

10. Disputes

- As required by the FDCPA and FCRA, we allow 30 days from the date of 1st Statement/Notice to produce a written letter of dispute.
- When a Patient/Guarantor indicates that they have a dispute, we attempt to validate the merit of the dispute if appropriate.
- We will inform the Patient/Guarantor that they may send us a letter describing the dispute and any supporting documents and we then forward the letter of dispute to our Client if deemed necessary. Whether the dispute is verbal or in writing, we will flag the account to report the account is in dispute when the initial credit file is reported or update to the credit bureaus if already reported as required by the

FCRA. The account will remain on hold with no contact until we resolve the dispute and/or our Client has responded with their determination.

- Disputes that our Client indicates are not valid will result in a notice to the Patient/Guarantor informing them that the dispute is not valid and collection efforts will resume. In addition, we will update their Credit Report to read; Dispute.
- In the event a valid dispute is confirmed, we will generate a notice informing the Patient/Guarantor of the determination and cease collections, update or delete the Patient/Guarantor's credit file and/or adjust balance as directed and resume collection efforts if needed.

11. Billing and Follow Up (Insurance, Third Party Liability, Worker's Compensation)

- Based on our Client's preference, any insurance/third party payer information obtained will either be forwarded to your billing department for billing and follow up or referred to our billing department for billing and follow up. Non-patient/guarantor responsibility accounts are worked by our insurance specialists.
- These accounts will remain on hold in our system pending insurance payment. If payment is made and there is a remaining patient balance, the account will begin the revenue cycle again, once the balance has been adjusted to reflect the patient/guarantor's out-of-pocket financial liability.

12. Legal Accounts - Suits filed on behalf of our Clients

- If a patient/guarantor has the ability to pay and refuses to resolve their account and meets our suit criteria and is in accordance with 501(r), we will litigate the claim with your written approval. Please note: Our litigation criteria are as follows for;
  - Balance must be greater than $1000
  - Good credit scores
  - Employment over one (1) year
  - Assets and/or open credit lines available
  - Patient/Guarantor is uncooperative
  - Patient/Guarantor breaks multiple promises Applied/screened for 501(r) rules & regulations
- After the account is reviewed and qualified it is transferred to our legal department for processing. Rash Curtis & Associates advances all fees and will recoup those fees in the lawsuit.

13. Third Party Lien (TPL) or Workers Compensation Lien. (WCL)

- **TPL or W/C liens will be forwarded and followed-up by our Legal Dept. Our Legal Account Representatives handle the following accounts through resolution;**
  - **Third Party Liens (TPL)**
  - **Worker's Compensation Lien (WCL)**

14. Credit Bureau Reporting

- **The ability to report your accounts to the Credit Bureaus motivates many patient/guarantors to pay quickly.**
- **We list all unpaid accounts with all three Credit Bureaus, Equifax, Experian and Trans Union after forty-five to sixty (45-60) days from the date of referral and; a minimum of 150 days from date of "initial billing" in accordance with 501(r)/SB-1276 rules and regulations.**

15. Interest

- **Interest will be charged from the date of service or date of assignment and is used as a bargaining tool. We discount or waive the interest charge to solicit prompt payment.**

16. Settlement Authorizations / Discounts

- **Settlement authorizations allow Agency a very important tool in immediately resolving accounts during contact with patient/guarantor.**
- **Agency agrees that it will not settle or discount any account for any amount less than the amount assigned or current principal balance without prior authorization from the Client.**
- **Client may agree to give Agency blanket authorization on all accounts to settle or discount the assigned balance or current principal balance, based on age and/or balance. The settlement agreement is normally outlined in our contract.**

2.2. Approach:

2.2.1. Do you dedicate specific staff to each client - If yes, how are they allocated?

- **No, we currently utilize a pooled environment.**
- **In our effort to expand our resources and maximize our Client's revenue, we utilize all of our resources available however, if our Client prefers that we have dedicated staff, we can easily assign dedicated Account Reps.**

2.2.2. Are all accounts "scrubbed" for insurance or any third party coverage prior to starting the collection process?

- **This varies based on our Client's preference and/or account balance and aging.**
- **We utilize Passport/Experian software.**

2.2.3 What is your normal work process on accounts where insurance is identified? Are these accounts returned to the provider?

- **This varies based on our Client's preference. For some Clients we generate a claim utilizing their system or; we forward the insurance information to our Client for billing.**
- **Once insurance is discovered and a claim has been sent, we place the account on hold until insurance payment is made or further follow up is required. Our Insurance Representatives will monitor the account on a regular basis.**
- **Upon receipt of insurance payment, we ensure the payment and any applicable adjustments are applied accordingly. If the patient/guarantor has an out-of-pocket expense, we attempt to recover the remaining balance.**

2.2.4 How do you handle the following issues related to accounts where insurance is discovered?

- **This varies based on our Clients preference.**

2.2.4.1 Denials

- **If we learn about an insurance denial, we review their EOB or RA and identify the type of denial to ensure we follow up with the payer or patient/guarantor accordingly.**

2.2.4.2 OHI

- **We apply the COB/MSP rules for the various payers and follow up accordingly.**

2.2.4.3 Common Working File Errors

- **If we discover a CWF error, we need to identify the type of error, i.e.; eligibility, MSP, Utilization, etc. and follow up accordingly with A/B MAC, DME MAC or SSA.**

2.2.4.4 Appeals

- **If we learn about an insurance denial, we need to identify the rules for the payer's denial process and reason for the denial and if applicable, request the payer to conduct a full and fair review with any additional supporting documentation available.**

2.2.5 Are the accounts assigned to a specific collector?

- **This varies depending on the type of account;**
  - **Regular Accounts are handled by our Account Representatives in a pooled environment.**
  - **Insurance Accounts are handled by our Insurance Specialists.**
  - **Legal and/or TPL and W/C accounts are handled by our Legal Account Representatives**

    - Third Party Liens (TPL)
    - Worker's Compensation (W/C)
    - Assignment of Judgements
    - Suits filed on behalf of our Clients

2.2.6 What is the average population assigned to a collector?

- **Each Account Representative has five-hundred (500) accounts in their work queue.**

2.2.7 How do you process credit cards?

- **We utilize PDC4U which is integrated with our DAKCS Collection Software and is PCI compliant and completely automated.**
  - **Credit Card transactions are processed real-time.**

2.2.8 Please describe your process for scoring accounts assigned for Early Out collections.

- **We currently do not score accounts in Early Out however, we can easily provide this service.**
- **Scoring (collectability score data); we use multiple models that allow us to accurately liquidate accounts based on the equity and assets available.**
- **Scoring is prepared within 24 hours upon receipt of your accounts.**
  - **Scoring accounts enables us to identify the propensity of paying accounts.**

2.2.9 What is the process for updating collection notes and payment plans in your client's system?

- **The vast majority of our Clients do not allow their vendors to update their system directly however, we can easily create an exportable "Note File".**

2.3 Telephone Follow Up Schedule:

2.3.1. What is the frequency of telephone calls made to the responsible party?

- **Three times a week for non-contacts. This includes evening and Saturday calls.**

2.3.2. What is the average number of patient contacts (per account) you would typically make over a 120 day placement period?

- **Varies depending on the scenario and/or relationship with the patient/guarantor.**
  - **Contact with refusal to pay; once every 30 days.**
  - **Contact with payment arrangement as needed, i.e.; default status**

2.4. Policies and Procedures:

2.4.1. Do you have formal policies and procedure for your staff (i.e. follow up guidelines)?

- **Yes, we have several policies and procedures, i.e.;**
  - **High Propensity to Pay without contact. Minimum 1-call every 5-days.**
  - **Small Balance Guidelines**
  - **Guidelines for Legal referrals**
  - **How to Handle Disputes**
  - **Bounced Checks**
  - **Paying accounts**
  - **How to Handle Disputes**
  - **Posted Dated Paying Accounts**
  - **Incentive: If the Account Representative does not meet the guidelines for timely follow up, the account may be "swapped" or transferred to another Account Representative. This ensures prompt follow up from our Account Representatives.**
  - **Broken Promise- Letters/Calls**
    - **Regular Collections - Day 1: Follow up begins the day after a missed payment, i.e. broken promise letter is sent and a phone call is placed consecutively for five (5) days or until contact is made.**
    - **Early Out - Day 5: Follow up begins five (5) days after a missed payment, i.e.; a call is made and if no contact, a letter will be mailed informing the patient/guarantor of the missed payment**

2.4.2. As you obtain different insurance information, how do you communicate this information back to your clients?

- **This varies based on our Client's preference, i.e.; Report, E-Mail, etc.**

2.4.3. As you obtain updated demographic information, how do you communicate this information back to your clients?

- **This varies based on our Client's preference, i.e.; Report, E-Mail, etc.**

2.5. Cash Applications:

2.5.1. How often do you normally forward cash collections to the hospital?

- **A "Trust Remittance" report and check are sent to our Clients on a regular monthly bases however, this schedule can be modified based on our Client's preference.**

2.5.2. What is your procedure for handling unidentified payments - What do you do with payment on a closed account?

- **Unidentified Payments – Once we exhaust our research efforts, i.e.; skip-tracing, we return the payment to the sender.**
- **Payment on a Closed Account - This is based on our Client's preference. We will forward the funds to our Client or reactivate the account and post the payment.**

2.6. Customer Service:

2.6.1. Please explain how you provide a customer service focused approach while also attempting to collect on the Self-Pay population?

- **We coach, train and hold our staff accountable to treat all patient/guarantors with dignity and respect.**
- **Our highly skilled Account Representatives are chosen for their ability to be compassionate and show empathy. We developed a Dominance Influence Steadiness Conscientiousness (DISC) questionnaire for key roles to ensure we select the best candidates for our company.**
  - **DISC Profile: Built on our work experience and expertise, we developed a DISC questionnaire for key roles in our organization that determines if a candidate meets our profile. Our profiles for a Customer Services Representative and Account Representative were designed to identify a candidate with specific key behaviors, motivators and attributes that have proven to be successful.**
  - **DISC Report sample attached (Page 44)**
- **We also perform a pre-employment background check;**
  - **Background Check: A pre-employment background check not only protects our business, it ensures that we provide a safe working environment for our**

employees. In addition, a background check can also provide insight into an individual's behavior, character, and integrity.

- **With our comprehensive training and quality assurance programs, our highly skilled resources ensure that our Client's and their patient/guarantor's receive the highest in quality customer service and recovery performance unmatched in our specialized industry. We audit employees on a regular daily basis to inspect what we expect.**
- **We inspect what we expect and listen to hundreds of calls to ensure we are providing extraordinary customer service. "We put the extra in ordinary".**

2.6.2. Please explain your process for coordinating and tracking customer complaints / issues?

- **We track all patient issues utilizing our; Customer/Client Communication Log**
- **Members of our management team are responsible for maintaining and reviewing this log to identify opportunities for improvement, training and accountability.**

2.6.3. Within your organization, what is the escalation protocol for dealing with patients who do not feel their needs are being met?

- **The Patient/Guarantor is immediately transferred to a Collection Manager for resolution. Our Collection Managers are trained and understand the importance of providing extraordinary Customer Service.**

2.6.4. What are some unique proactive measure your organization practices to maximize a positive customer experience?

- **Ongoing evaluation, education and training of all Managers, Supervisors and Account Representatives to maintain the highest service levels.**
  - **Role Playing; Compassionate and empathetic Communication Techniques**
  - **Skills Assessment Examine – Extraordinary Customer Service**
  - **On-going audits**
  - **Silent Monitoring and Whisper Coaching**
  - **Incentives for providing exemplary customer service**
  - **DISC Profile screening tool used for hiring healthcare Account Representatives**
  - **Call Recording. Employees are fully aware that we listen to hundreds of calls per day**

2.6.5. As you obtain new or updated patient demographic information, how do you communicate it back to your client?

- **We normally report this data on an Excel Report.**

2.7. Reporting:

2.7.1. Please provide us with an example of your standard reporting package, both internal and external. Additionally, state the purpose of each report.

A. External Reports

- **Sample Reports attached (Page 45-49)**
- **Reports can be sent automatically by encrypted e-mail, electronically, web based FTP or, to reduce paper waste and support a green environment, reports can be accessed through our secure web based Client Portal 24 hours a day, seven (7) days a week.**
- **Reports can be scheduled for automatic electronic or paper delivery based on your requirements or can be accessed through our Client Portal 24 hours a day, seven (7) days a week.**
- **In addition, with our customized report generator we can easily generate custom reports in various formats specific to our Clients' needs on demand. Our standard reports include the following:**
  - **New Business Acknowledgement Report: After accounts are entered into our DAKCS accounts receivable system, a "New Business Acknowledgement" is generated detailing your account number, guarantor name, patient name, amount referred, our account number and the age of accounts. This report can be sent automatically by mail, electronically or; to reduce paper waste and support a green environment, reports can be accessed through our Client Portal 24 hours a day, seven (7) days a week.**
  - **Trust Remittance Report: The "Trust Remittance" report is sent with an invoice for commissions due in the previous month. The report includes guarantor name, your account number, our account number, amount paid, remaining balance, commission due us, payment due to you and totals for the month. This report is sent after the 10th of each month.**
  - **Activity/Actuary Report: A twelve (12) month or five (5) year report with collection totals containing each month's business placements, recoveries and liquidation percentages.**
  - **Production Report: A month to date and year to date total of accounts assigned, dollars listed, average balance, number of payments collected, total dollars collected, commissions to agency, unit yield, net unit recovery and performance percentage.**

- **Inventory Account Status Report: Includes your account number, our account number, guarantor name, date of referral, date of last payment, amount referred, balance due and current status code.**

B. Internal Reports

- **Sample Reports attached (Pages 50-57)**
    - **Actuary**
      - Identifies low performance months for future call campaigns.
    - **Daily and Month to Date Dollars Collected**
      - Measurement of how we are doing as of today.
    - **Queue Reports - Letters requested by Account Representatives**
      - Allows us to see their daily production, i.e.; accounts worked and letters sent.
      - Time management, how many files can the Account Representative manage at one time, are they over working files or under working files i.e. additional skip tracing needed.
    - **Number of Calls, inbound and outbound**
      - Allows us to determine who is spending too much time per call and or is not making enough phone calls.
    - **Productivity Reports**
      - Used to track daily production and monthly overall production score.
    - **Talk-off Transfers**
      - Number of Calls referred to Senior Account Representatives to maximize revenue. It's a well-known fact that a second voice always helps generate more revenue. We like to focus on Account Representatives that are not taking advantage of this tool.
    - **Post-dated payments secured**
      - How many payments has the Account Representative secured via phone? Preferred method of payment as is low maintenance, practically fully automated.

2.7.2. Can you run custom reporting out of your system - If yes, are they downloadable to a file?

- **Yes, with our customized report generator we can easily generate custom reports in various formats including downloadable files specific to our Clients' needs on demand.**

2.7.3. Can you report Aging from transfer date?

- **Yes, through our Actuary Report.**

2.7.4. What is the process to reconcile with your clients?

- **We send an Acknowledgment Report for all new assignments.**
- **We developed a custom inventory program that compares our inventory with our Client's inventory. We highly recommend we reconcile on a quarterly basis.**

2.7.5. How often can you report on your performance - Weekly, monthly, quarterly?

- **We can schedule our performance reports weekly, monthly or quarterly based on our Client's request.**

2.7.6. Can you provide status reports on all accounts placed with your organization - How detailed is this report, and please provide an example.

- **Yes, this data is available in our "Inventory Account Status" report.**
  - **Sample Report included with all other reports (Page 49)**
- **Yes, we provide our standard status report however; we can easily customize this report to meet our Client's needs.**
  - **Data elements include but are not limited to the following;**
    - **Account Status and Description**
    - **Payment Information**
    - **Amount Referred**
    - **Current Balance**
    - **Date of Referral**
    - **Account Number**
    - **Account Name**

2.7.7. When accounts are returned or cancelled, do you provide a reason for return - Are your reason codes customizable by client or are they a standard set.

- **Status Code Matrix attached (Page 58-59)**
- **Yes, we include the status code and the description which provides the reason for return/cancellation.**
- **We have our standard Status Codes however, we can easily create new Status Codes based on our Client's needs.**

2.7.8. Will you provide reporting on the volume of bad demographics provided to you - i.e., bad addresses, bad phone numbers, mail returns, etc.?

- **If our Client requests this data, we can easily generate reports that captures this information.**

2.7.9. Do you provide monthly reporting on areas of improvement for your client based on your ongoing experience of working the accounts?

- **Yes, if we see a trend, we report it to our Client as needed, i.e.; bad addresses, bad phone numbers, mail returns, insurance discovered, charity requests, etc.**

3. Performance Measurement

3.1. Organization-Wide Performance:

3.1.1. Do you provide your Gross / Net Collection Ratio to clients as part of your standard reporting package?

- **Yes, this data can be found on our Actuary Report which we send monthly upon request. It can also be viewed on-line 24-7 through our "@ Client Services" portal.**

3.1.2. Have you ever participated in a competitive arrangement where your fees where "at risk"? If yes, please provide details.

- **No**

3.1.3. How does the Manager or team leader evaluate collection activity?

- **Our Collection Managers maintain and monitor statistical recap reports that are updated daily which measure critical activity in the following categories:**
  - **Daily and Month to Date dollars collected**
  - **Number of Calls, inbound and outbound**
  - **Number of Calls referred to Senior Account Representatives to maximize revenue**
  - **Quality assurance through audit scores**
  - **Number of current paying accounts**
  - **Number of potential payer accounts**
  - **Total number of accounts in their work queue**
  - **Post-dated payments secured**
  - **Monthly payment arrangement "broken promise"**
  - **Month to date collection goals**
  - **Reversals and Non-Sufficient Funds (NSF) Report**
  - **Other payer source identified, i.e.; Insurance, W/C, TPL**
  - **Law suits filed**
  - **Productivity Reports that captures;**
    - Number of accounts worked and resolved
    - Number of telephone contacts
    - Average call times

- Average size of payment
- Number of paid-in-full (PIF's) and settled-in-full (SIF's)

3.1.4. Do they conduct periodic reviews?

- **Yes, new hires are evaluated monthly. After 6-months, they are evaluated quarterly unless they are not hitting their expected minimum goals.**

3.1.5. Measurement of number of successful contacts?

- **We are able to track by Account Representative, the number of call attempts made, the number of calls answered, contacts, the number and dollar amount of payments collected by phone, and the number and dollar amount of future promises daily.**

3.1.6. Cash Collection?

- **Daily cash collection totals are available "real-time" for all staff to view.**
- **We track our MTD Collection total against our MTD Collection goal by Account Representatives and Office wide.**

3.1.7 Other?

- **Utilizing our many combined years of experience and collection techniques, we evaluate historical production data and use this to identify production parameters for current and future campaigns. Please refer to section: Performance Measurement, 3.1.3 for further detail.**

3.1.8. Do you track patient issues / complaints and provide feedback when necessary?

- **Yes, we track all patient issues utilizing our; Customer Communication Log**
- **Members of our management team are responsible for maintaining and reviewing this log to identify opportunities for improvement and training and; accountability.**

3.2. Collection Activity:

3.2.1. Productivity Reporting

3.2.1.1. Do you track productivity on an individual basis – If so, what is the expected productivity per collector

- **Yes, we track productivity daily and monthly**
- **Minimum number of accounts: 2000 per month**
- **Minimum number of calls: 130 Daily / 2730 per month**

- **Minimum monthly gross revenue goal: $30,000.00**

3.2.1.2. Do you monitor customer service at the collector level - Do you record telephone inquiries. Can you provide the wave file upon request.

- **Yes, we expect our Account Representatives to provide outstanding customer service**
- **Yes, we record all inbound and outbound calls**
- **Yes, we can provide wave files immediately upon request**

3.2.1.3. Are collectors' calls monitored or observed - If yes, how many accounts per collector per month. If no, please explain.

- **Audit, audit and audit, we inspect what we expect and listen to hundreds of calls per month for training purposes and accountability**
- **We audit a minimum of ten (10) random calls per Month per Account Representative**

3.3. Contract Compliance Auditing:

3.3.1. Does your agency maintain a Compliance Department? Please attach resume of the department director.

- **Yes**
- **Resume attached (Page 60)**

3.3.2. Do you have a formal In-house Audit Process?

- **Yes**
- **We developed a quality assurance program to ensure all established work standards and regulatory guidelines and policies are consistently met. Our effort to maintain the data integrity of our DAKCS system is imperative to our mission of delivering high customer service and achieving superior targeted results.**
- **We have four (4) Quality Assurance and Compliance Auditors, one of which is bi-lingual. They have over thirty-five (35) years combined experience and audit random recorded and live calls as well as account information daily.**
- **Our Audit/Compliance Department is responsible for staying up-to-date with changes in legislature, maintaining and enforcing compliance with all State and Federal regulations and is responsible for completing multiple audits for all employees.**

- **Employees are evaluated, scored and informed of their results. All employees receive coaching and tiered monetary incentives for meeting and exceeding our audit guidelines, work standards and compliance with all of the laws.**
- **Call Recording/Screen Capture Software**
  - **Our Call Recording/Screen Capture software enables us to record and store all inbound and outbound calls as well as capturing the Account Representative's computer screen and syncs both for playback.**
  - **Managers and Auditors are able to monitor and whisper coach the Account Representative during calls and take over the call when appropriate.**
  - **In addition, we can monitor, playback and audit PHI access and activity to ensure HIPAA compliance.**

3.3.3. Do you have any clients that review accounts to ensure contract compliance - If yes, how many do they review and how often?

- **Yes, our Clients have access to review their accounts online through our web portal "@ Client Services".**
- **We currently only have one Client that shares their audit results with us. They audit approximately forty (40) accounts per week.**

4. *References and Relationships*

Provide references for clients with a similar volume to Kaweah Delta Health Care District that you have served.

Name of Company	**Sutter Health**
Contact Name and Title	**Mary Ackley Internal Audit Director of Receivables Mgt**
Contact Telephone	**(916) 978-8901**
Contact Address	**100 Howe Avenue Sacramento, CA. 95825**
Service Line (Primary, Secondary)	**Secondary Bad Debt**
Length of time servicing account	**2 Years**
Attributes	**Similar volume with same type of accounts (Secondary Bad Debt)**

Name of Company	**Community Hospital of the Monterey Peninsula**
Contact Name and Title	**Matt Morgan** **Director, Financial Services**
Contact Telephone	**(831) 625-4965**
Contact Address	**P.O. Box HH** **Monterey, CA. 93942-6032**
Service Line (Primary, Secondary)	**Secondary Bad Debt**
Length of time servicing account	**5.5 Years**
Attributes	**Similar volume with same type of accounts (Secondary Bad Debt)**

Note: Please list any specific attributes making these clients comparable to KDHD.

4.1. Have any clients terminated their relationship with your agency in the last 5 years based on your agency's service delivery? Please explain the circumstances.

- **No. Our Clients consistently provide us with positive feedback surrounding our services and staff.**
- **We provide great service and even better support. We have grown almost exclusively through Client referrals and expanded portfolios from our healthcare Clients.**

4.2. How many clients have discontinued use of your services in the last five?

- **None**

4.3. Relationships:

4.3.1. How often do you meet with your clients at their facility?

- **This varies depending on our Client's preference. We make an effort to visit our Clients at least twice a year or as needed, i.e.; new projects, new staff/introductions, new process, etc. In addition we visit our Clients for special events, i.e.; PFS Week, Golf Tournaments and other special events.**

4.3.2. Describe how you have preserved your client's good reputation and relationships with their customers all while still successfully achieving collection objectives.

- **We understand the value of your image in the community and the importance of positive patient/guarantor relations.**

- **Our highly skilled multi-lingual Account Representatives are chosen for their ability to maintain a professional, courteous and compassionate approach while asserting a consistent effort to reach a positive financial conclusion with the patient/guarantor. They approach each patient/guarantor professionally and treat the patient/guarantor with dignity and respect in their effort to assist the patient/guarantor in resolving their account by suggesting ways in which the patient/guarantor can repay their debt, while pointing out the advantages of these options.**

- **We measure our success with feedback from our Clients and Patient/Guarantors as well as the liquidation results we generate for our Clients. Our survival is dependent on the quality of work we do and our reputation in the Healthcare industry. We are committed to YOU. Our goal is to develop long-term quality Client partnerships by clearly identifying our Client's specific needs and requirements and exceeding them every day.**

- **Our Mission Statement: "Improve your cash flow, treat your patients with respect, protect your reputation, keep you 100% compliant and provide extraordinary customer service".**

- **Audit, audit and audit, we inspect what we expect and listen to hundreds of calls per month for training purposes and accountability.**

4.3.3. Describe creative methodologies or practices used to achieve collection objectives while enabling the debtor to meet their financial obligations.

- **Every Account Representative must "listen and persuade" each patient/guarantor on the benefits of paying their account. They often must be problem solvers, and in many cases must help the patient/guarantor find a creative way to resolve their debt. We are passionate, creative, tenacious and resourceful.**

- **Our dedicated Account Representatives will attempt to contact your patients/guarantors to collect the balance in full, establish a reasonable monthly payment plan, and solicit Healthcare Insurance and/or any other Third Party funding source. In addition we utilize the following tools to support our efforts;**
    - **Scoring – Identify potential payers**
    - **Credit Report review**
    - **Skip tracing**
    - **Call times – alternating times to include evenings and Saturdays**
    - **Letters**

- **We will resolve your accounts in a professional and timely manner, adhering to all state and federal regulations, including but not limited to; Ca Rosenthal Act, Fair Credit Reporting Act (FCRA), Fair Debt Collection Practice Act (FDCPA), Fair and Accurate Credit Transactions Act (FACTA), Telephone Consumer Protection Act (TCPA), Wiring Tapping Law, Health Insurance Portability and Accountability Act (HIPAA), Health Information Technology for Economic and Clinical Health Act (HITECH), 501(r), SB-1276 and AB-774.**

4.3.4. How do you provide ongoing feedback to your clients to improve front-end processes?

- **Understanding our Client's needs and requirements through detailed analysis and ongoing feedback to maintain the highest service levels and requirements.**
- **Unparalleled Client and Patient/Guarantor relations and support.**
- **Ongoing research, development and testing to enhance our collection/skip tracing techniques, tools and resources.**

4.3.5. Please describe your ability to adapt to process and policy changes of your client? Can you cite an example where your agency did not adapt well to a policy change with a client?

- **Client change requests are taken very seriously and are handled as a high priority. We go through the following processes to ensure we consistently exceed our Client's expectations;**
  - **We ensure that we fully understand our Client's request**
  - **Our management team develop an action plan to initiate the change(s)**
  - **We identify and create safety nets to ensure a successful transition**
  - **We test the changes to ensure proper functionality if applicable**
  - **We train staff if deemed necessary**
  - **We notify staff of any Client changes**
  - **We analyze the new change to validate a successful implementation**
  - **We communicate timely with our Client upon completion and success of the change**
  - **We identify what processes need to be reviewed and changed accordingly, i.e.; Collection System Updates, Letters, Work Standards, etc.**
- **No, we understand that the Healthcare industry has on-going changes and challenges and we make it a priority to support, promote and continue to strive for excellence. We are extremely flexible and will ensure our Client's needs are consistently met.**

4.4. Additional Information:

4.4.1. Provide any additional information that was not addressed in previous questions.

- **For Early-Out, we offer Eligibility Screening for Other Funding Sources;**
  - **Medi-Cal primary and secondary**
  - **Medicare**
  - **SSA Compassionate Allowance**
  - **Supplemental Security Income (SSI)**

- **Social Security Disability Insurance (SSDI)**
- **State Disability Insurance (SDI)**
- **Victim Compensation Program (VCP)**
- **Low Income Health Plans**
- **Disproportionate Share Program (DSH)**
- **California Children's Services (CCS)**
- **Genetically Handicapped Persons Program (GHPP)**
- **VA Benefits**
- **County Medical Service Program (CMSP)**
- **Prostate Cancer Treatment Program (IMPACT)**
- **Covered CA Insurance Plans (ACA)**
- **Major Risk Medical Insurance Program (MRMIP)**
- **Health Insurance Premium Program (HIPP)**
- **Workers Compensation**
- **Third Party**
- **COBRA**

4.4.2. What "Added Value" does your company provide its customers?

- **We have successfully served Healthcare providers in California for over 40 years. We produce great results for our Clients by focusing on superior Client service and excellent Patient/Guarantor relations.**
- **With our vast experience and expertise, we offer a complete revenue cycle service solution to maximize reimbursement.**
- **We serve over twenty-five (25) California hospitals and hundreds of Medical Groups and Billing Companies. We have grown exclusively through Client referrals and expanded portfolios form our healthcare Clients.**
- **We understand the value of our Client's image in the communities and the importance of positive patient/guarantor relations.**
- **Our Mission Statement: "Improve your cash flow, treat your patients with respect, protect your reputation, keep you 100% compliant and provide extraordinary customer service".**

4.4.3. Do you offer presumptive charity/financial screening?

- **Yes**
- **Using your charity policy and guidelines, we will screen your patients for charity care, in full or even partial coverage.**

4.4.4. What creative strategies do you employ to increase a client's collections?

- **Settlement Authorizations / Discounts**

  - **Settlement authorizations allow Agency a very important tool in immediately resolving accounts during contact with patient/guarantor.**
  - **Agency agrees that it will not settle or discount any account for any amount less than the amount assigned or current principal balance without prior authorization from the Client.**
  - **Client may agree to give Agency blanket authorization on all accounts to settle or discount the assigned balance or current principal balance, based on age and/or balance. The settlement agreement is normally outlined in our contract.**

- **Send Special Letter**
  - **Offering a discount/settlement**
- **Call Campaigns**
- **Predictive Dialer/Global Connect Campaigns**
  - **Increases normal contact rates by as much as 500%.**
  - **Reach thousands of contacts within minutes.**
  - **Monitor Account Representatives productivity and performance metrics.**
  - **Augment call campaigns with email.**
  - **Boost inbound call volume.**
  - **Connect all live answers instantly to speech with hard to reach patient/guarantors.**
  - **Review Actuary Reports to identify increased opportunities to increase and maximize our Client's revenue.**

5. *Fee Structure*

Fees will be paid monthly to the vendor. Please provide a detailed rate structure for services proposed.

%	Service
08 %	Early Out (Aging: Days 0-120 from Date of 1st Statement)
10%	Early Out & Scoring (Aging: Days 0-120 from Date of 1st Statement)
11%	Early Out & Scoring & Data Scrubbing; Charity/Insurance/Bankruptcy/Deceased (Aging: Days 0-120 from Date of 1st Statement)
12%	Early Out & Scoring & Data Scrubbing & Skip Tracing (Aging: Days 0-120 from Date of 1st Statement)
16 %	Regular Collections – Primary Bad Debt
28 %	Regular Collections – Secondary Bad Debt
35 %	Legal Collections

Describe your proposed Rate for Early Out Self-Pay Collections:

Bidder Signature

Date

EXHIBIT 10

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

SANDRA MCMILLION, JESSICA ADEKOYA, and IGNACIO PEREZ, on Behalf of Themselves and all Others Similarly Situated,

Plaintiffs,

vs. No. 4:16-cv-03396-YGR

RASH CURTIS & ASSOCIATES,

Defendant.

____

VIDEOTAPED DEPOSITION OF ROBERT KEITH
Walnut Creek, California
Tuesday, October 24, 2017
Volume 1

Reported by:
JODI L. BOSETTI
CSR No. 11316, RPR
JOB No. 2730695
PAGES 1 - 31
PAGES 24-28 CONFIDENTIAL

Q What is Exhibit 37?
A It's an e-mail.
Q What is the date of this e-mail?
A January 5th, 2016.
Q Did you write this e-mail? 10:20
A Yes.
Q Do you see in that first paragraph, under the section called "Collections"?
A I do.
Q You write, "The difference must be us not 10:20 calling cell phones on Global. I know we were calling the cell phones from VIC during this time, but it doesn't look like we did that enough to make up for not calling them on Global." Do you see that?
A I do. 10:21
Q Was there a time that Rash Curtis was calling cell phones on the VIC dialer but not on the Global Dialer?
A It looks like that way.
Q Do you remember why -- why was this decision 10:21 made to call cell phones on VIC and not on GlobalConnect; do you remember?
A VIC is direct connect.
Q Can you explain that more?
A Not robo call. 10:22

Q So GlobalConnect is robo call?

MR. ELLIS: I'm going to object that it assumes facts not in evidence, lacks foundation.

You can answer.

THE WITNESS: Oh, what's the definition of robo call? 10:22

BY MR. KRIVOSHEY:

Q Well, you said VIC is direct connect, not robo call.

A Right. 10:22

Q And I'm asking, when you said "robo call," you're referring to GlobalConnect?

A Yes. VIC is human interaction.

Q Okay. You can put that aside.

MR. KRIVOSHEY: I'm going to have the court reporter mark as Exhibit 38 an e-mail dated May 6th, 2016. 10:23

(Deposition Exhibit 38 marked.)

MR. KRIVOSHEY:

Q Do you have Exhibit 38? 10:23

A I do.

Q What is it?

A It's an e-mail.

Q And -- well, it's an e-mail thread, correct?

A Correct. 10:24

EXHIBIT 11

DAKCS SOFTWARE SYSTEMS

VIC Client

VIC Client

Printed: September 2012.

Table of Contents

1. VIC Client

The Voice Information Center (VIC) is a fully integrated predictive dialer and IVR solution with text to speech, a campaign scheduler, and right party verification in one complete package.

VIC Provides:

- Intelligent predictive dialing algorithm, which speed up contact ratio over 200%.
- Real-time line allocation to campaigns.
- Choice of Analog or Digital interface (T1- PRI, robbed bit).
- Station pooling through the dialer (no need for dedicated dialer stations).
- Immediate dialing of alternate phone numbers while collector is working the account.
- Utilizes new higher density Dialogic hardware, 96+ lines per box.
- Link back messaging (transfers outbound messaging lines to a defined call group).
- Two B channel transfer support on PRI (transfer outside of the PBX on T1-PRI).
- Flexible line allocation between VIC services.
- Station Evict from monitor.
- Flexible viewing on monitor.
- Flexible system set-up.

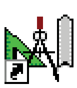
Three Pieces of VIC

VIC Client

The Client piece controls the monitoring and managing of campaigns assigned to VIC, including a main dialer watch window, a campaign scheduler, and a statistics monitor.

VIC Server

The Server piece controls setting up the dialer, including machine setup, campaign setup and definition, employee access, collector setup and reports. The VIC Server is built into Beyond (and The Sting) and is accessed within the Beyond menus.



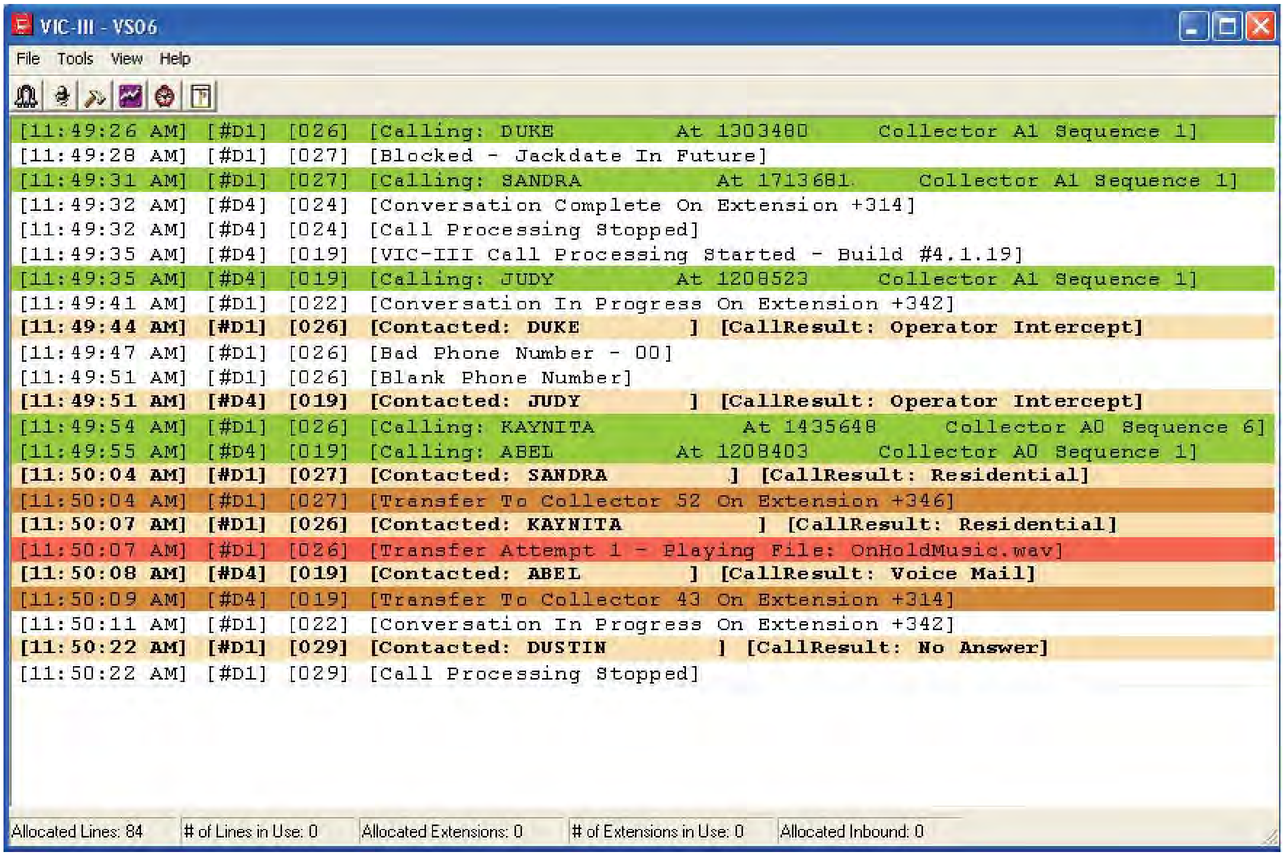
Dialog Designer

The VIC Dialog Designer allows Collection agencies to build automated voice messages and menus for use with the VIC Dialer. The dialogs you create in the Dialog Designer control the steps taken by the dialer throughout the phone interaction with the debtor. A dialog prompts the debtor for responses and instruct the dialer to perform actions based

on the debtor's response.

1.1. Using the VIC Client

The main window or "Watch Window" in the VIC Client displays the activity of the dialer, listing the time the call was made, the Campaign, the agent code, and the result of each call.



The colors show the activity or result of the call, so in the example above, the green lines show that the action of the dialer is "Calling." All lines that are calling will be flagged in green. The main Watch Window can be customized to show the activity of the dialer in numerous ways (see Display Options 28).

Menu Options

The menu options are File 10, Tools 10, View 24, and Help. File has one option--Exit, which closes the VIC Client (alternatively, pressing Ctrl-q will also quit the application). Tools and View have many options discussed in the following pages. Help has two options--About and View Help File (this document).

Menu Icons

The Icons open various options within the VIC Client.

Campaign Manager 11

The Campaign Manager can also can also be opened under the Tools menu under Campaigns.

Voice Recorder 12

The Voice Recorder can also be opened under the Tools menu.

Dialog Designer 14

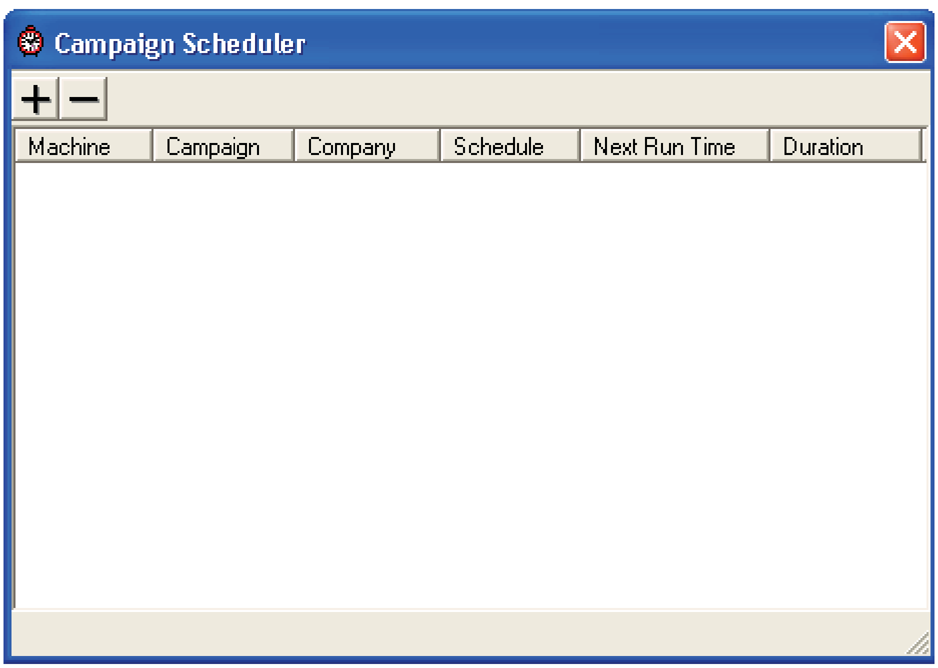
The Dialog Designer can also be opened under the Tools menu.

Statistics 16

The Vision/Statistics window can also be opened under the Tools menu under Vision.

Scheduler

The Campaign Scheduler is the utility that controls the auto starting and stopping of one or more campaigns the dialer will use to manage calls. Clicking the box next in the Campaign column starts that campaign manually.

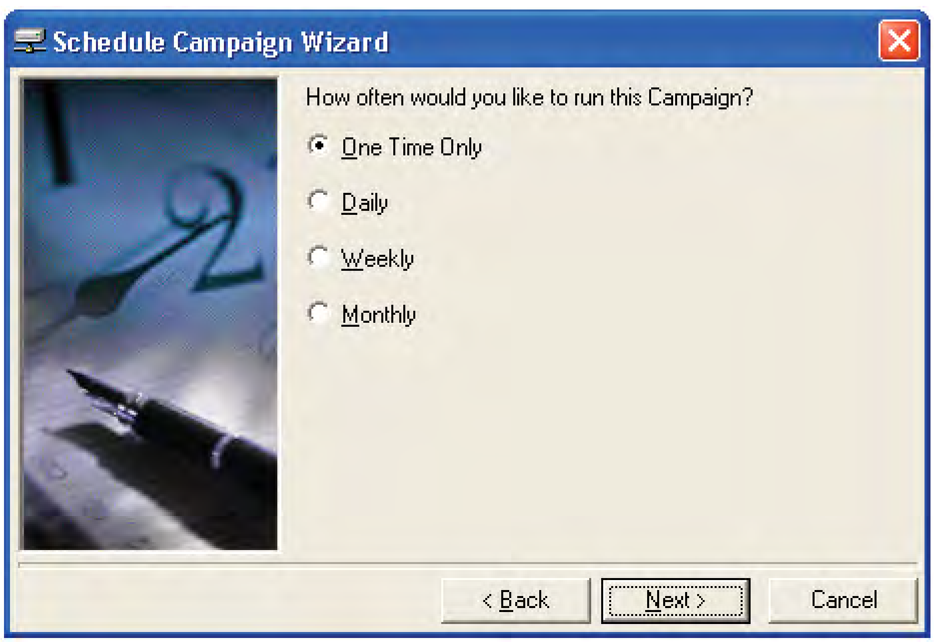


Note: a Campaign will only stop if it was started by the Scheduler. If a scheduled campaign is stopped and restarted manually, the Scheduler will not stop the campaign.

Add

When adding a new campaign to the scheduler, select the button. The Schedule Campaign Wizard will open.

Select the campaign you wish to schedule and select Next.



Select how often you would like to run the campaign and select Next.

Enter the start and end times and the start date and select Next.

Enter the user name and password of the account under which the VIC runs and select next.

The campaign is scheduled. Select Finish to return to the VIC Client.

Setup 19

The Setup can also be opened under the Tools menu.

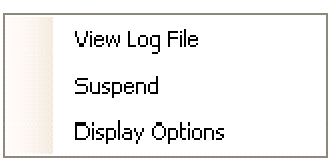
Statistics

At the bottom of the watch window are statistics about lines and extensions.

- Allocated lines: show how many lines the current campaign has accessible
- # of Lines in Use: show how many of those lines are currently being used.
- Allocated Extensions shows how many agents the campaign allows
- # of Extensions in Use: shows how many agents are currently logged in to the Campaign.
- Allocated Inbound: show how many lines are allocated for inbound calls.

Other Options

Righting clicking in the Watch Window brings up three additional options:



View Log File

The Watch Window shows the activity of the dialer up to a certain number of lines. At that point the earlier lines are deleted from the window, replaced by the newer lines. All the actions of the dialer are stored in the Log File and are viewable from this option.

Suspend

The activity of the Watch Window can cause the lines to scroll quickly, making reading of the lines difficult. Suspend pauses the Watch Window, so that the lines stop scrolling and can be read easily. To resume activity in the Watch Window, right click and select Suspend again.

Display Options

This options opens the Display Options 28 window, which can also be accessed under View and Display Options.

2. File

The only option under File is Exit, which exits the VIC Client.

3. Tools

The Tools menu controls the setup and utility of the VIC Client. The options are as follows:

Campaign 11

The campaign window

Voice Recorder 12

The voice recorder allows you to view and add voice dialogs within the client.

Dialog Designer 14

This option opens the Dialog Designer if installed on the PC.

Vision 16

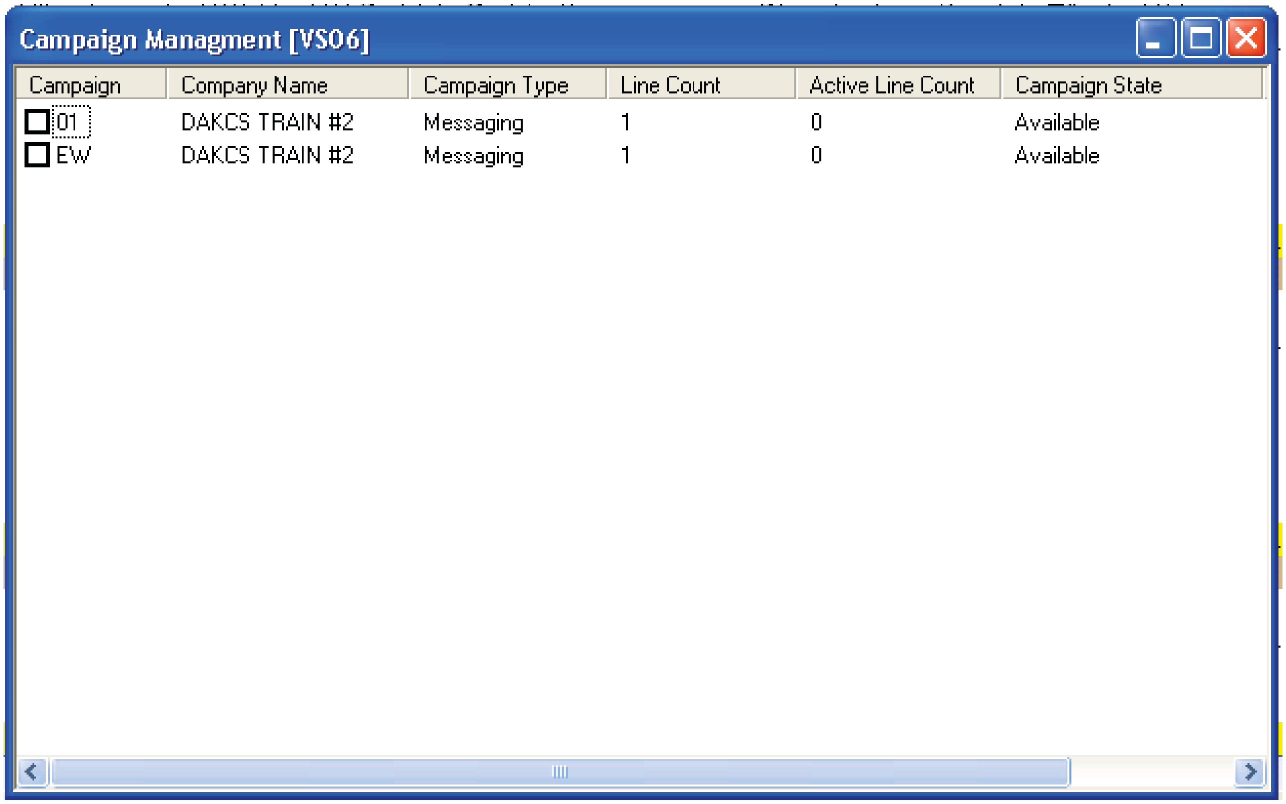
The Vision window show the statistics of the dialer.

Setup 19

This option contains all the of options for configuring the dialer.

3.1. Campaigns

All campaigns associated with the VIC machine show up in the Campaign Management window. Each campaign has a check box, which when checked, starts the campaign. A campaign may also be programmed to automatically start and stop in the Campaign Scheduler 6 by clicking the  Scheduler Icon.



Campaign

Name of the campaign.

Company Name

Company associated with the campaign.

Campaign Type

Type of campaign:

Messaging

A messaging campaign opens a fixed number of lines and begins dialing on all of the open lines. No agents are connected directly to VIC, so when a debtor requests to speak with an agent, VIC will call a set extension and whisper the agent an account number of the debtor on the line. After three times repeating the account number or when the agent

hits any number on the phone, the call is transferred to the agent.

Predictive

A predictive campaign opens lines when a collector signs into VIC, and using predictive algorithms, dynamically changes the number of lines based on number of agents and call length. Agents are connected directly to VIC and the debtor information pops up on the agent's screen when a call is transferred.

Attended

An attended campaign opens a fixed number of lines as soon as a debtor logs into VIC and begins dialing will all lines. Agents are connected directly to VIC and the debtor information pops up on the agent's screen when a call is transferred.

Line Count

Number of lines assigned to the campaign.

Active Line Count

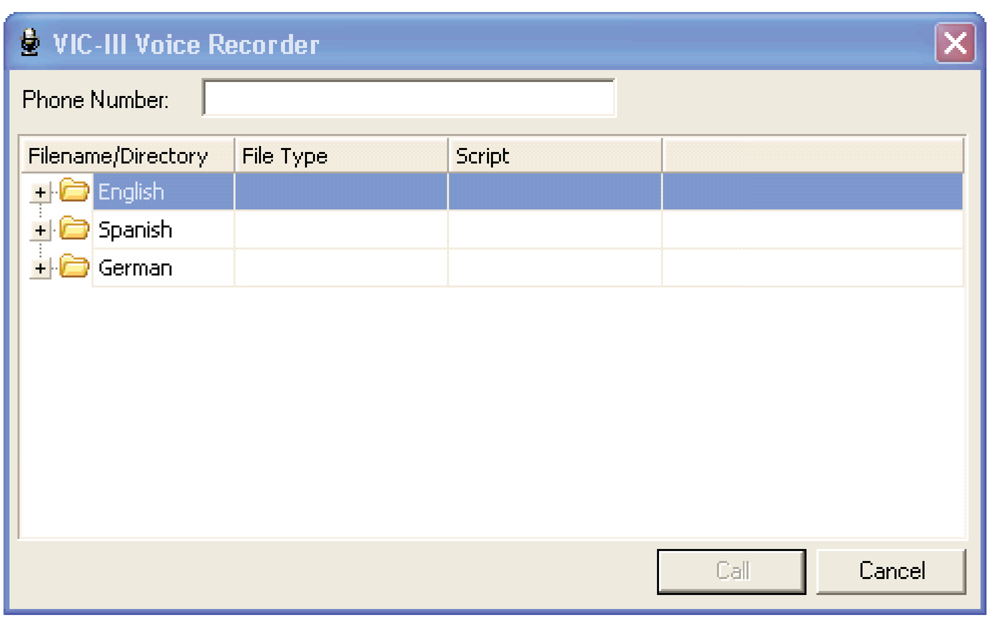
Number of lines the campaign is currently using.

Campaign State

Current state of the campaign (Available, Starting, or Stoping).

3.2. Voice Recorder

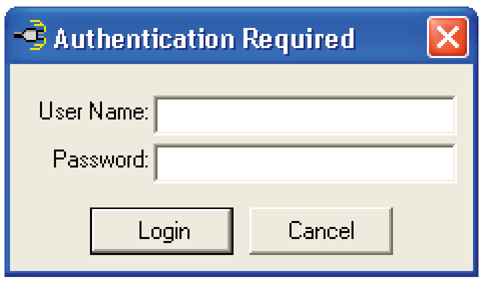
The Voice Recorder allows users to add pre-recorded messages to dialogs in the Dialog Designer.



Right Click Options

New Voice File

Right click a directory and select New Voice File to add a new voice message. Define the options below and select Call. An Authentication Required screen will ask for a User Name and Password if you are not currently logged in.



VIC will then call your extension, prompting you to record your voice message.

New Directory

Adds a directory under the highlighted directory.

Re-record

Select an existing voice file and right click, selecting re-record. VIC will call you and prompt you to record a new message for the voice file.

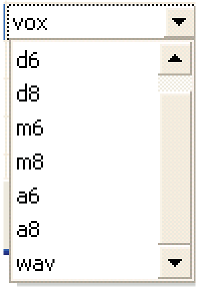
Phone Number

Extension for the phone where the dialog will be spoken.

Filename/Directories

The voice files are separated into English, Spanish, and German and can be searched by clicking the ⊞ icons. Sub-directories can be added by right-clicking and selecting New Directory.

File Type

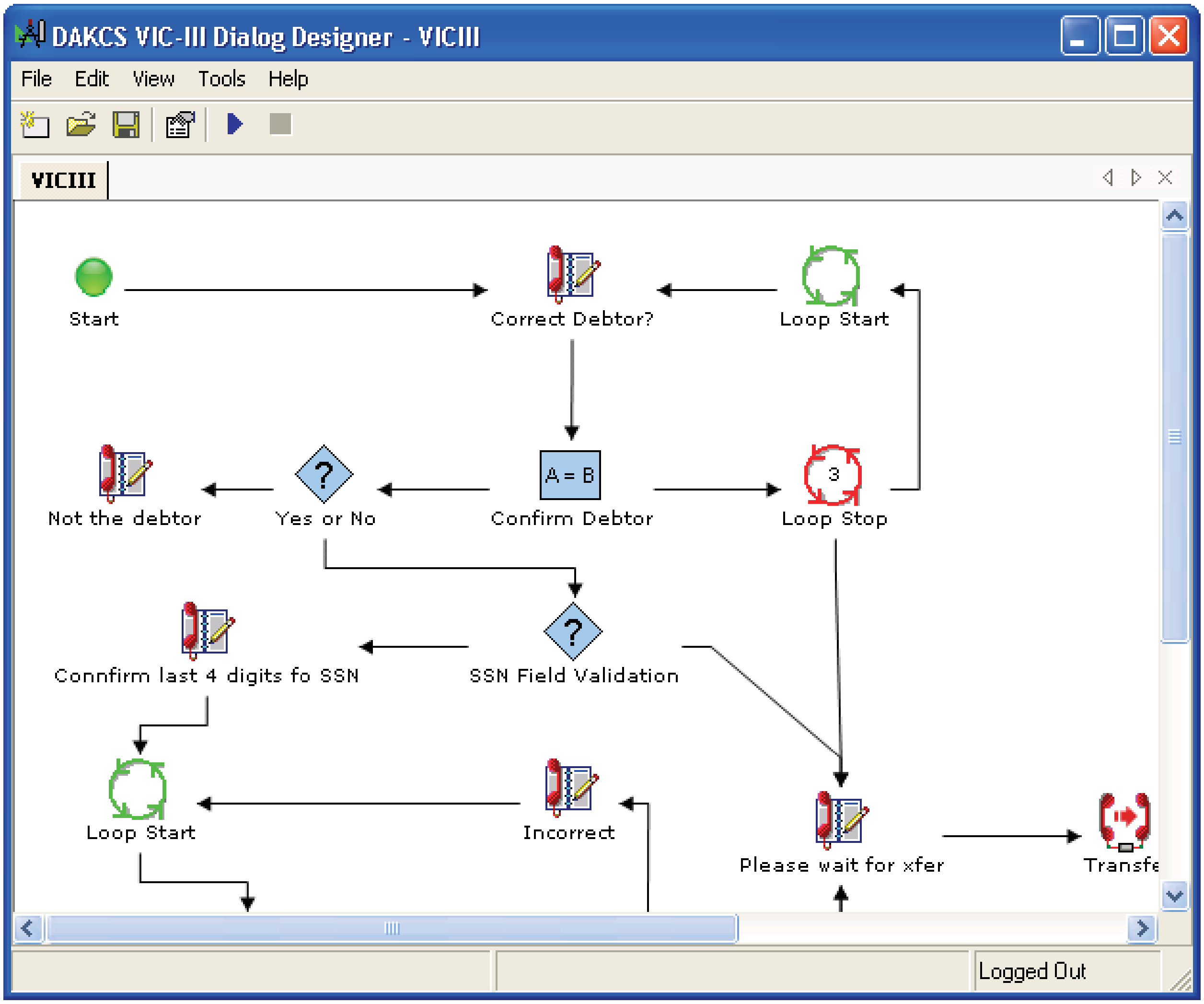


Script

The script is a manually entered transcript or notes of the voice message.

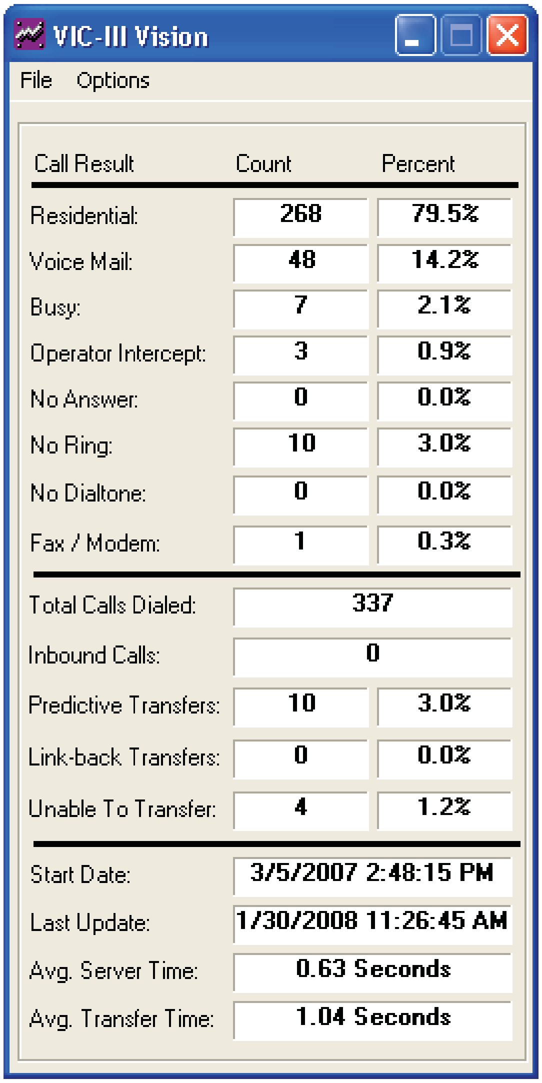
3.3. Dialog Designer

This option opens the Dialog Designer, which is a separate program install. The Dialog Designer builds the dialogs used by the Client to dial inbound or outbound (see the Dialog Designer documentation for details).


DAKCS VIC-III Dialog Designer - VICIII
File Edit View Tools Help
VICIII
Start
Correct Debtor?
Loop Start
Not the debtor
Yes or No
A = B
Confirm Debtor
3
Loop Stop
Connfirm last 4 digits fo SSN
SSN Field Validation
Loop Start
Incorrect
Please wait for xfer
Transfe
Logged Out

3.4. Vision/Statistics

Vision is a statistics window, which allows for easy monitoring of valuable statistics.



File Menu

Exit

Exits the VIC Vision.

Options Menu

Auto-Updating

Sets the Vision window to update automatically at a set interval.

Manually Update

Updates the Vision statistics

Reset Statistics

Clears all the information in the Vision window.

Call Results

Residential

Number of times the dialer reached a live person.

Voice Mail

Number of times the dialer reached voice mail.

Busy

Number of times the dialer received a busy signal.

Operator Intercept

Number of times a call was intercepted by an operator.

No Answer

Number of times the dialer received no answer, which happens after ringing 10 or more times.

No Ring

Number of times the dialer received no ring on a call. This refers to a continuous silence or non-silence. No ring back can indicate a problem in completing the call.

No Dialtone

Number of times the call had no dial tone.

Fax/Modem

Number of times the dialer had a fax or modem answer a call.

Totals

Total Calls Dialed

Total number of calls the dialer made this session.

Inbound Calls

How many inbound calls the dialer answered this session.

Predictive Transfers

How many calls the dialer predictively transferred to agents this session.

Link-back Transfers

How many calls the dialer transferred using link-backs.

Unable To Transfer

How many calls the dialer was unable to transfer this session.

Other Information

Start Date

Date and time the current session of Vision was started.

Last Update

Last time Vision was updated with new information this session.

Avg. Server Time

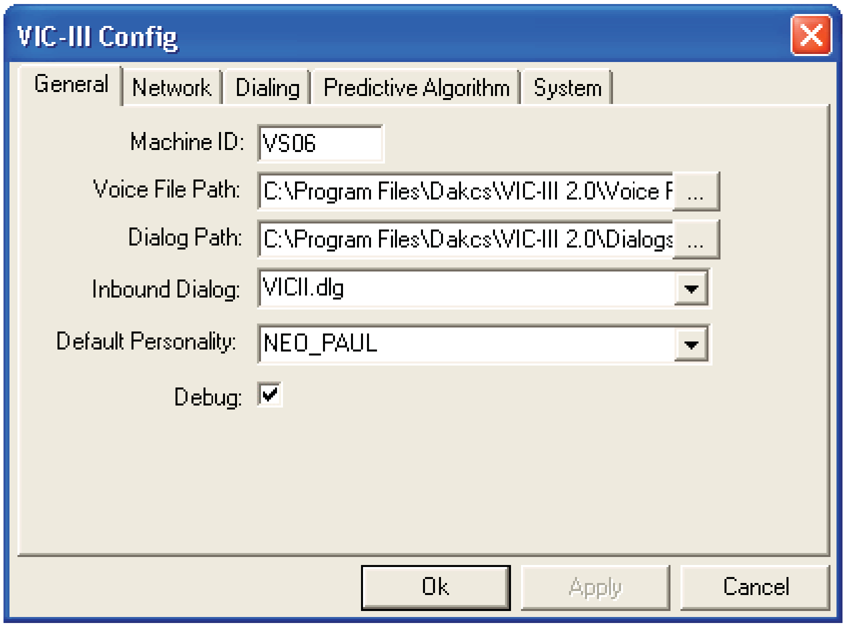
The average number of seconds it takes for the VIC Client to send a request and receive a response from the VIC server. This helps to diagnose network lag.

Avg. Transfer Time

Lists the average time the dialer takes to transfer a call to an agent.

3.5. Setup

General



Machine ID

Names the VIC Machine.

Voice File Path

Defines where voice files are stored on the VIC Machine.

Dialog Path

Defines where dialogs are stored on the VIC Machine.

Inbound Dialog

Defines the dialog the dialer plays when answering an inbound call.

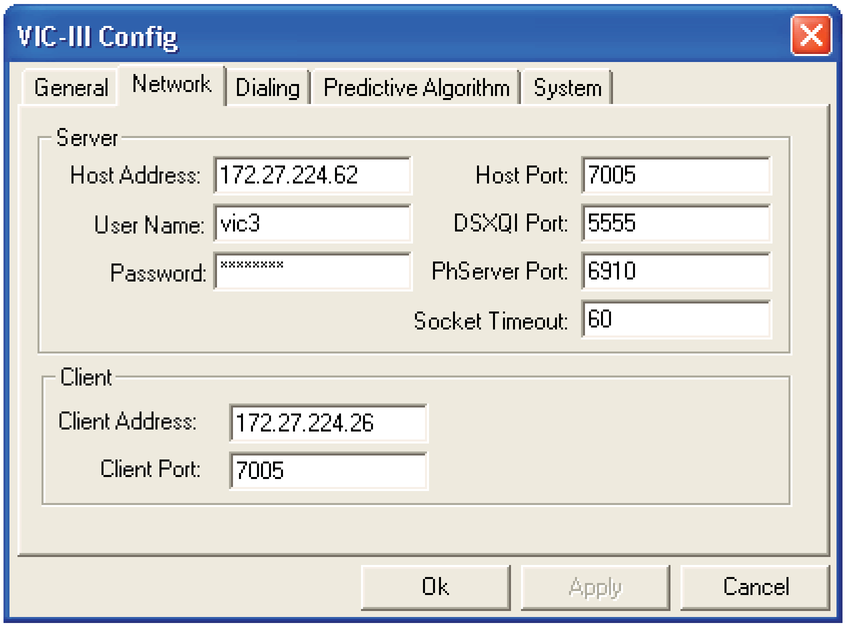
Default Personality

Sets the personality VIC will use when dialing assuming the dialogs it uses match, so we recommend leaving the dialog personalities within the Dialog Designer to the default setting. Changes to the default personality don't take place immediately. The system must be restarted for the voice change to take effect.

Debug

Checking this option records any errors which may occur, and is useful for tracking and repairing any issues which may arise. We recommend you leave this option checked.

Network



Host Address

The IP address of the VIC Server host.

Host Port

The port of the VIC Server host.

User Name

The VIC Server user name.

DSXQI Port

The port used for connectivity for the DSXQI.

Password

The VIC Server password.

PhServer Port

The port used for PhServer service.

Socket Timeout

Lists the number of seconds VIC waits before timing out after a request from the VIC Server.

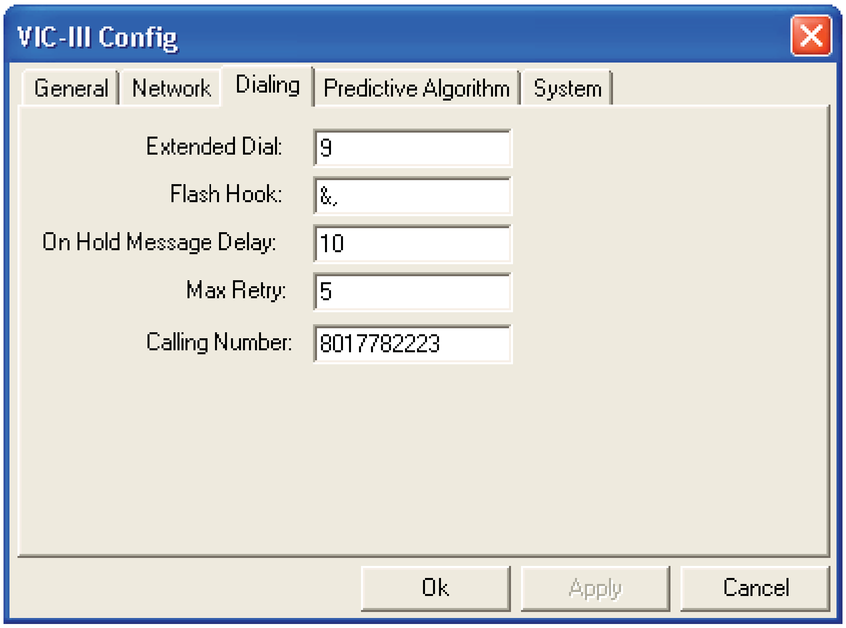
Client Address

The VIC Client's IP address.

Client Port

The port the VIC Client is listening to.

Dialing



Extended Dial

Prefix number if the phone systems requires a prefix number to connect to an outside line.

Flash Hook

The phone system's special character to initiate a flash hook transfer on a call. This is used when VIC uses a new line to transfer a call.

On Hold Message Delay

Number of seconds the dialer will wait before replaying the On Hold Message.

Max Retry

Maximum number of times the dialer will attempt a call when receiving a No Ring or No Dialtone.

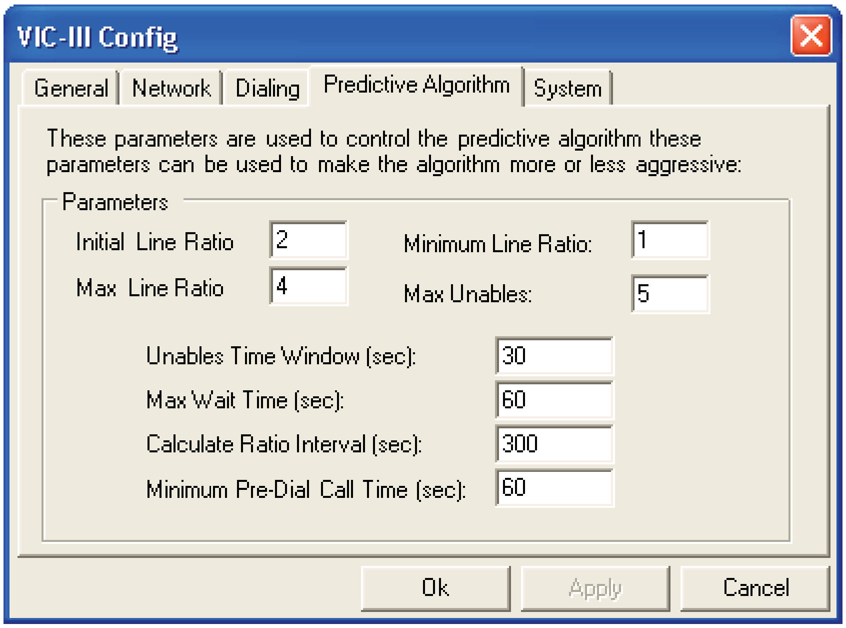
Calling Number

When supported by the phone systems, this number will be the number that show up on

the Caller ID of the phone being dialed.

Predictive Algorithm

The Predictive Algorithm attempts to predict when an agent will be ready for the next call and begins dialing before an agent is actually ready for the call. This system attempts to minimize downtime and maximize efficiency. The options in this tab set limits for the dialer, so it will operate within agents' actually abilities.



VIC will automatically start calling before the collector becomes available based upon their average call time. This reduces the amount of time that collector has to wait between calls.

```
Example: Say it takes on average 10 seconds to get a debtor on the phone and the collector
average call time is two minutes.  VIC will start dialing a 1:50 into the call so as soon
as the collector comes available there will be another call.
```

Understanding how the predictive algorithm works and how changing parameters affects the dialer will maximize dialer performance in your office. VIC works in pooled environment not on an individual collector/line basis. When we refer to a collector line ratio we mean the queue/campaign ratio. Every collector within a campaign will share the same line ratio.

Line Ratios

Number of lines that will dial for an individual collector in a campaign.

```
Example: if the line ratio was set to two and there were five collectors logged
into a campaign, the maximum number of lines that would dial is ten.
```

Initial Line Ratio

Number of lines that will start calling when the first collector first logs into a campaign;

otherwise it is the current campaign line ratio.

Minimum Line Ratio

Minimum line ratio that a campaign could ever have.

Max Line Ratio

Maximum line ratio that a campaign could ever have.

Max Unables

The number of allowed failed transfers on the first attempt within the designated time frame set in Unables Time Window.

Unables Time Window

The number of seconds that VIC uses to track the Max Unables. If the number of Max Unables is reached in this allotted time, VIC decreases the line ratio.

Max Wait Time (sec)

Maximum number of seconds that you want collectors to wait for a call. This pooled environment takes the average wait time for all collectors in the campaign; if it is above the Max Wait Time then the line ratio will increase.

Calculate Ratio Interval (sec)

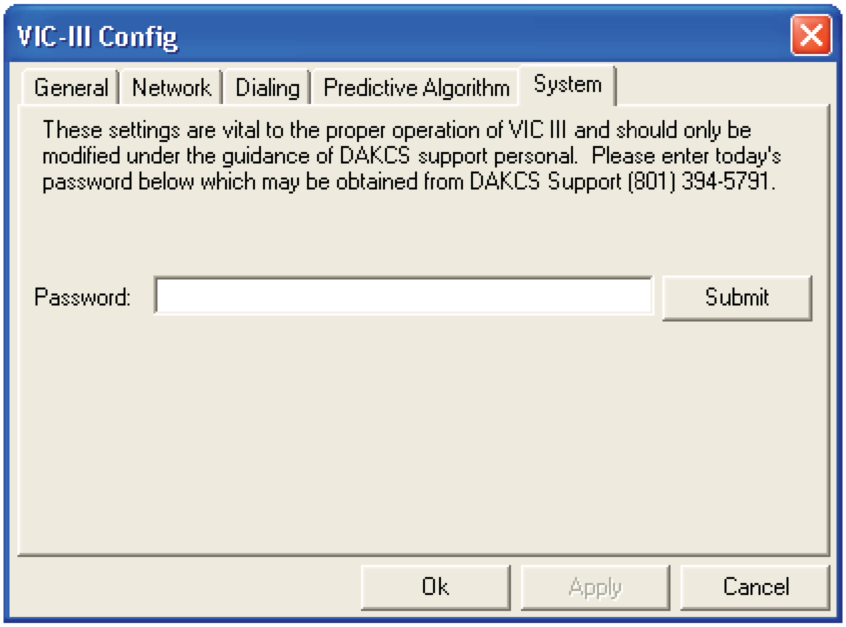
Determines how often the campaign line ratio is evaluated. This allows the average collector wait time to adjust before deciding to increase the line ratio. To make VIC adjust its line ratio more often you would lower the interval time.

Minimum Pre-Dial Call Time (sec)

The minimum amount of time the dialer must wait before calling prior to the collector becoming available. Minimum Pre-Dial Call Time is to prevent VIC from dialing a call too early. If the Minimum Pre-Dial Call Time is 180 seconds (3:00 minutes), VIC will not start dialing until the collector becomes available or until three minutes into the call.

System

The options in this tab should only be accessed with the guidance of DAKCS support personnel. The password is a DAKCS password.



4. View

The View Menu controls how the information from the dialer is displayed.

Monitoring Calls

Within the line and collector monitors, right click a line to Start and Stop monitoring a call. When starting to monitor a call, you will be prompted to enter your telephone extension. The dialer will call you and play the call live. Neither the agent nor the debtor will be able to hear anything from your extension.

Listening To Monitored Calls

If your VIC Service came with Conferencing features, calls may be monitored with the VIC Client using the Line and Collector Monitors. Right clicking on a line in the Line or Collector Monitor brings up the options to start and stop monitoring the calls.

Line Monitor 25

Monitors the activity of the lines used by the dialer.

Collector Monitor 26

Monitors the activity of the agents signed into the dialer.

Display Options 28

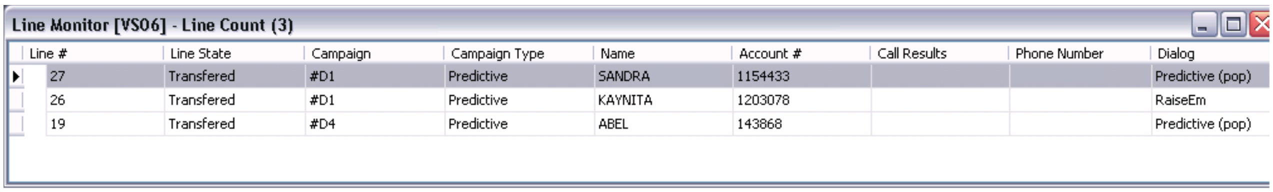
Changes the appearance of the Watch Window, including color flagging for specific actions and events.

Collector Statistics 29

Monitors the statistics of agents using the dialer.

4.1. Line Monitor

The Line Monitor tracks what each line on the dialer is doing currently. The line monitor list the Machine ID and the line count on the top of the window. Right clicking on a line will bring up the option to Start and Stop monitoring the line and to Abort the line.



Line Monitor [VS06] - Line Count (3)

Line #	Line State	Campaign	Campaign Type	Name	Account #	Call Results	Phone Number	Dialog
27	Transfered	#D1	Predictive	SANDRA	1154433			Predictive (pop)
26	Transfered	#D1	Predictive	KAYNITA	1203078			RaiseEm
19	Transfered	#D4	Predictive	ABEL	143868			Predictive (pop)

Right Click Options

When right clicking the mouse curser over a specific line, the following options popup:

Start Monitor

If VIC came with Conferencing Features, this options allows you to listen to the current call on a specific line. When selecting Start Monitor, it will prompt for your telephone extension and calls you, allowing you to hear the call on that line. Neither the agent or debtor will be able to hear you.

Stop Monitoring

Ends monitoring the line.

Abort Line

Closes the line completely in the VIC system.

Line

Number of the line. The information to the right of the line number pertains to that line.

Line State

Current state of the line: Transferred, Processing, Calling, or Terminating.

Campaign

Campaign assigned to that line.

Campaign Type

Campaign type assigned to that line.

Name

Name of the debtor the dialer is currently calling.

Account

Account number of the debtor the dialer is currently calling.

Call Result

Result of the call just completed on that line.

Phone Number

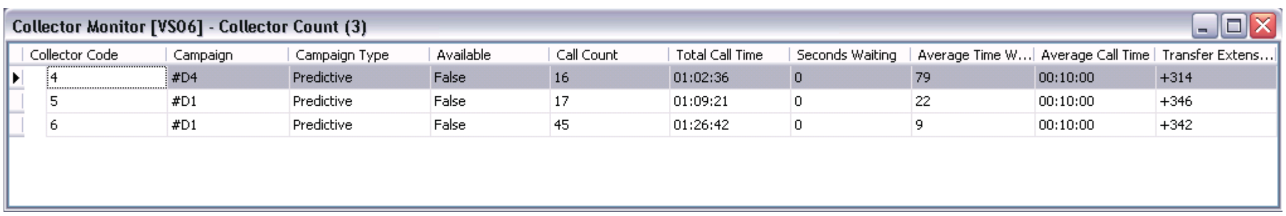
Phone number the dialer is currently calling.

Dialog

Dialog the dialer is using on that line.

4.2. Collector Monitor

The Collector Monitor tracks the activity of individual agents using the dialer. The Collector Monitor list the Machine ID and the number of agents on the top of the window. Right clicking a line will bring up the options to Start and Stop monitoring the line and to Evict the agent.


Collector Monitor [VS06] - Collector Count (3)

Collector Code	Campaign	Campaign Type	Available	Call Count	Total Call Time	Seconds Waiting	Average Time W...	Average Call Time	Transfer Extens...
4	#D4	Predictive	False	16	01:02:36	0	79	00:10:00	+314
5	#D1	Predictive	False	17	01:09:21	0	22	00:10:00	+346
6	#D1	Predictive	False	45	01:26:42	0	9	00:10:00	+342

Right Click Options

When right clicking the mouse curser over a specific line, the following options popup:

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Start Monitor

If VIC came with Conferencing Features, this options allows you to listen to the current call on a specific line. When selecting Start Monitor, prompts for your telephone extension and calls you, allowing you to hear the call that agent is on. Neither the agent or debtor will be able to hear you.

Stop Monitoring

Ends monitoring the collector.

Evict

Exits the agent out of the VIC system entirely.

Collector Code

ID of the agent using the dialer. All information to the right of the Collector Code pertain to that agent.

Campaign

Campaign assigned to that agent.

Campaign Type

Campaign type of the campaign assigned to that agent.

Available

Lists whether a collector is ready for a call.

Call Count

Number of calls the agent has worked since signing into the dialer.

Total Call Time

Time the agent has been on the current call.

Seconds Waiting

Number of seconds the agent has been ready for a call.

Average Wait Time

Average time an agent waits for a call.

Average Call Time

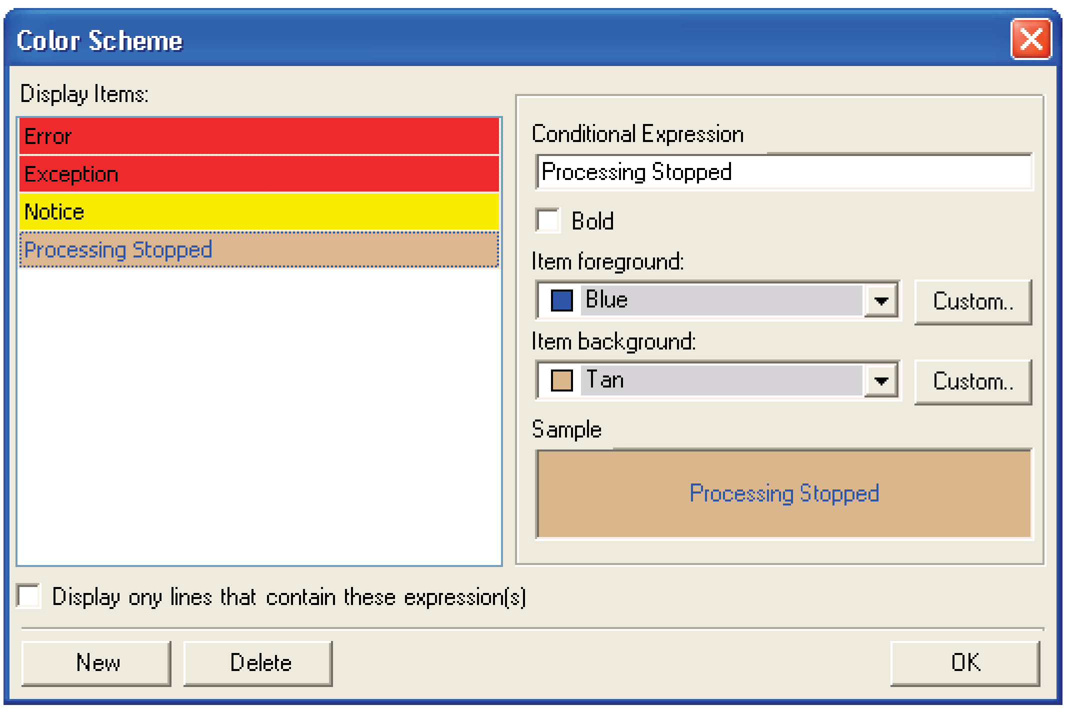
Average time an agent spends on each call.

Transfer Extension

Extension of the agent.

4.3. Display Options

The Display Options controls the look of the main dialer window. When selecting Display Options, the Color Scheme window opens.



Display Items

Lists the currently selected flags assigned to the dialer, meaning that these colors will flag certain calls based on the criteria set in this window. When selecting an item, the options associated with that item can be edited.

```
Example: When a call is flagged as an Exception, the call with be highlighted in red
with black lettering in the main dialer window.
```

Conditional Expression

Names the expression being created or edited.

Bold

Checking Bold will change the name to appear bold in the display.

Item Foreground

Selects the color of the text. Click Custom to search additional colors.

Item Background

Selects the color behind the text. Click Custom to search additional colors.

Sample

When making changes to an item, the sample will show how the item will look when finished.

Display only lines that contain these expressions

Check this option when you want the main dialer window to show only calls flagged with the expressions in the Display Items window.

New

Click this option to add a new expression to the Display Items window.

Delete

Click this option to delete a selected expression in the Display Items window.

4.4. Collector Statistics

This window shows a running statistic of the activity of all collectors logged into VIC. The window looks like this:

Collector Statistics

Collector Code	Call Count	Avg. Call Time	Last Login
16	51	00:03:50	3/4/2008 8:35:27 PM
19	16	00:03:38	3/5/2008 8:40:16 PM
26	34	00:08:46	3/5/2008 3:57:36 PM
35	15	00:02:00	3/6/2008 12:55:25 PM
38	20	00:04:06	3/6/2008 11:44:54 AM
41	47	00:02:06	3/6/2008 11:45:18 AM
43	17	00:02:11	3/6/2008 11:01:15 AM
49	17	00:02:31	3/5/2008 11:31:17 AM
52	48	00:07:45	3/5/2008 11:37:20 AM
56	19	00:05:08	3/6/2008 12:52:43 PM
58	69	00:03:00	3/6/2008 11:48:05 AM
62	55	00:02:11	3/6/2008 12:39:30 PM

Collector Code

The Collector Code of the agent.

Call Count

The number of calls the agent matching the Collector Code has taken that day.

Average Call Time

An average time of all calls the Collector has taken since first signing logging into VIC. Predictive dialing uses this number to adjust the predictive algorithm.

Note: If an agent has an average call time lower than the minimum wait time, this column will equal that number, so it is possible for all agents to have the same time listed.

Last Login

The last time the collector has logged in to VIC.

Options

Right click on the workspace for the following options:

Reset

When right-clicking on a collector, this option clears both the Call Count and the Average Call Time for that collector code. Generally, this is done when resetting a collector code for a new agent.

Delete

When right-clicking a collector, this option deletes all records for that collector code.

Refresh

When opening the Collector Statistics, the window captures the current totals. Refreshing the window will update the numbers.

5. Help

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DAKCS SOFTWARE SYSTEMS

Vocality Help

Vocality Help

Printed: August 2010.

Table of Contents

1. Vocality

Vocality is a web-based voice messaging service that is fully integrated with Beyond and The Sting. Vocality uses all the technology associated with the VIC Dialer, but with no set-up fees, no expensive hardware costs, no maintenance costs, and no minimum usage requirements. Current VIC customers use their existing campaigns and can begin using Vocality with minimal setup and maintenance. Customers new to the VIC Dialer will find that the setup of campaigns and the creation of dialogs are simple and dynamic.

How do I get started with Vocality?

If you are reading this manual, you have likely already signed up for the service and are ready to begin using the product. To begin, you need a Vocality access code, a username, and a password. If you are missing any of these things or have not yet signed up for Vocality, please call DAKCS.

Signing into Vocality

The web address for Vocality is https://vocality.dakcs.com. Entering this address takes you to the login screen. Enter your access code, username, and password to access the site. After login, the first screen you'll see is Campaign Maintenance10, which is where you will start, stop, and schedule your campaigns.

Setting up Campaigns

Campaigns define the set of parameters for the type of calls and the actions that are taken based upon the call results. Campaigns dial one or more queues through Vocality. A queue is a group of accounts that have been collected based upon a specific set of criteria.

New to VIC?

Customers new to the VIC features in Beyond or Sting will need a short training on setting up campaigns in their system. These features are the same as if you had an in-house dialer and uses features already integrated with your Beyond or Sting system.

Setting up Dialogs

The dialogs are the automated flow of the phone call, including voice recording and text-to-speech communication with the recipient. Vocality can use your existing dialogs, which you upload to Vocality. The uploaded dialogs will be reviewed and updated for technical consistency with Vocality and will be maintained separately from those in your system.

New to VIC?

If you do not wish to create your own dialogs, we can create them for you. All we need from you is a few pieces of information, such as the text the dialog should speak during the call and whether to allow the contact to link back to an agent.

Signing out of Vocality

To sign or log out of Vocality, click the Logout link in the top right of each page.

2. Using the Menu

The features of Vocality can be accessed using the Main Menu at the top left of the screen:

Hover the cursor over the Main Menu to show the menu; click on a link to navigate to that page.

Other Options on the Menu Bar

The following options are accessible at the top right on the menu bar.

Customer Profile

To view and edit your company's profile 26, click your company's name on the menu bar.

User Profile

To view and edit your user profile 27, click your name on the menu bar.

Help

To access the Vocality Web Manual, click Help.

Logout

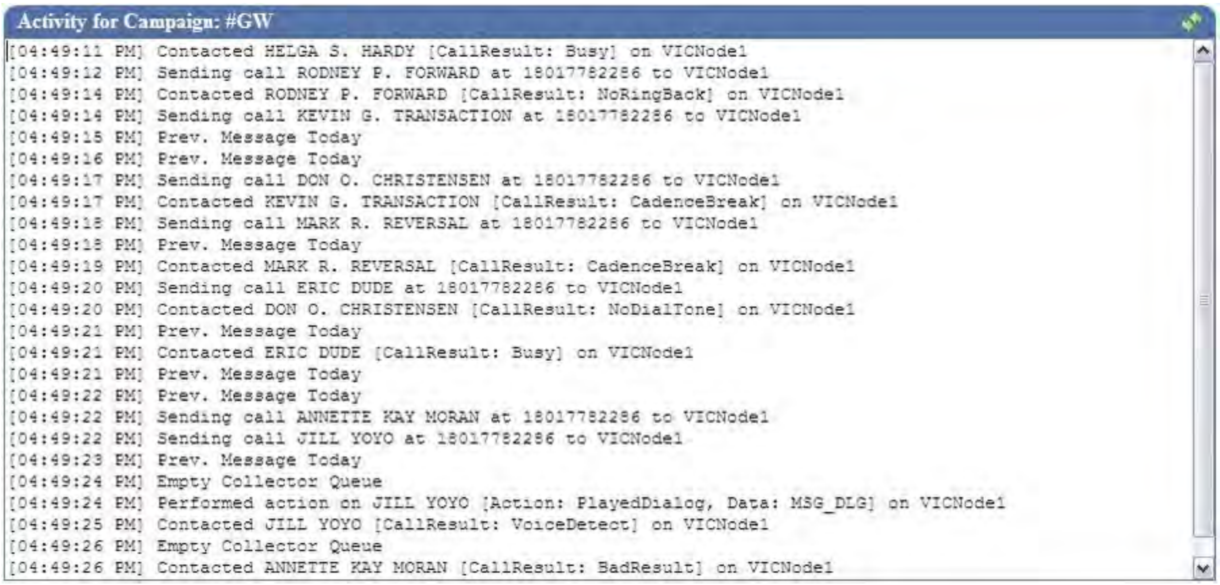
To sign out of Vocality, click the Logout link.

3. Activity Watch

The Activity Watch provides you with an at-a-glance view of the activity of an active campaign. Select a campaign from the dropdown list and click Search to see the activity for that campaign, if any.

Activity Watch Window

With an active campaign selected, the activity watch window displays the activity of that campaign. The last 25 lines of activity will be shown in the watch window. To see a detailed history of the campaign, you can use Campaign History 8. The watch window shows a variety of campaign specific information about the calls being made by Vocality, including sending calls to the dialer, connecting to consumers, and actions being performed as a result. Click the refresh icon to update the data.



4. Billing Summary

The Billing Summary page offers a look at the charges accrued from the first of the month to the current date and time. This is for your information only and is not an invoice or a bill. The breakdown of use is divided into campaigns, with each row containing a block of time that the campaign was running on Vocality.

Summary Information

The summary information is displayed at the top of the page.

Current Date/Current Time

The date and time that the Billing Summary information was collected. This is set to the current date and time when the page is loaded and is updated when the page is refreshed.

Billing Cycle

The current month. The Billing Summary is a total of all activity for the current month up to the date and time the information was collected. To find billing from past months or for arbitrary periods of time, you can run a Campaign Cost Report on the Reports 17 page.

Total Time

The total connected, billable time accrued so far in the current month, in minutes and seconds.

Minute Rate

The rate charged per minute.

Total Charge

The total charge for connected, billable minutes accrued so far in the current month. This is computed by multiplying the Total Time by the Minute Rate.

Campaign Breakdown

The list of activity is grouped by campaign. The subtotals of the Total Calls, Connected Calls and the Connected Time are displayed at the bottom of each campaign. The columns are as follows:

Start Date/Time

The date and time this instance of the campaign was started.

End Date/Time

The date and time this instance of the campaign ended.

Duration

The total time this instance of the campaign was active.

Total Calls

The total number of calls attempted by Vocality during the duration of this instance of the campaign.

Connected Calls

The total number of calls successfully connected during the duration of this instance of the campaign.

Connected Time

The total duration of the connected calls made during this instance of the campaign, rounded to tenths of a minute.

5. Campaign History

Campaign History shows the results of each campaign that was run within a given date and time range.

Search Criteria

To search campaign history, enter a date and time range for your search:

Begin Date/Time: 10-06-2009 12:00:00 AM
End Date/Time: 10-06-2009 11:59:59 PM

Search

To change the dates, click in the text box and modify the information. The format is mm-dd-yy hh:mm:ss AM/PM, meaning that the date and time must be in the proper format for the search to work. When your Begin Date/Time and End Date/Time are entered, click Search to continue.

Campaign History

After entering search criteria and clicking Search, the campaign history will show all returned campaign results in the given date range. The results are returned 25 campaign instances per page. The columns in the Campaign History are as follows:

History Search Results

Name	Start Date/Time	End Date/Time	Duration	Started By	Line Count	Call Count	Termination Code
EW	01-05-2010 03:19:06 PM	01-05-2010 03:19:15 PM	00:00:09	User [eric]	1	3	By User
EW	01-05-2010 03:36:21 PM	01-05-2010 03:36:55 PM	00:00:34	User [eric]	1	7	By User
EW	01-05-2010 03:38:36 PM	01-05-2010 03:38:52 PM	00:00:16	User [eric]	1	4	By User
EW	01-05-2010 04:22:58 PM	01-05-2010 04:23:16 PM	00:00:18	User [eric]	1	4	By User

Name

The name of the campaign.

Start Date/Time

The date and time this instance of the campaign was started.

End Date/Time

The date and time this instance of the campaign ended.

Duration

The total time this instance of the campaign was active.

Started by

The user who started the campaign.

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Line Count

The number of lines allotted for the campaign.

Call Count

The total number of calls attempted by Vocality during the duration of this instance of the campaign.

Termination Code

The reason the campaign was ended. Some of the more common codes are as follows:

By User

Campaign was terminated by a user.

Call Inactivity

Campaign was terminated due to no call activity, meaning that the collector queue was empty.

Connection Failed

Campaign was terminated due to a connection failure with a VIC node.

Contact Handler Error

Campaign was terminated due to an error while Vocality was trying to communicate with the customer's system. Please call DAKCS Support to resolve this problem.

Dialog Disabled

Campaign was terminated because the assigned dialog was disabled.

Dialog Not Found

Campaign was terminated because the assigned dialog was missing from Vocality.

Error

Campaign was terminated due to an unknown error.

None

Campaign has not been terminated (i.e. it is still running).

No Available Lines

Campaign was terminated because there were no available lines.

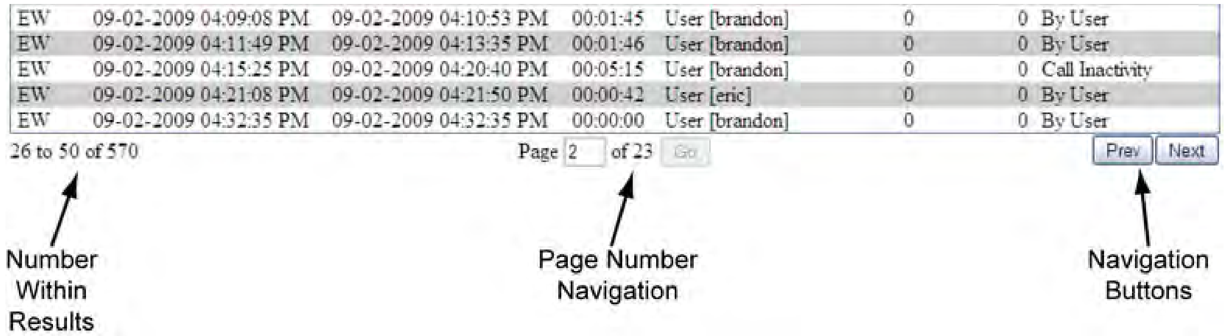
Max Duration

Campaign was terminated because it exceeded the allowed run time.

Settings Change

Campaign was terminated because of a settings change that required a restart.

Page Navigation



To navigate between pages in the results, click the Prev or Next buttons at the bottom right or enter a page number at the bottom middle and click Go.

Refresh

You can use campaign history to monitor the results of an active campaign by clicking the refresh icon. Because the refresh icon respects the date/time range of the Search Criteria, the End Date/Time must be set to a time in the future in order to not exclude a currently running campaign.

Campaign Details

Shows the different call results the selected instance of the campaign received during the duration and the number of times each call result was received, as well as the actions that were taken and the number of times each action was performed.

6. Campaign Maintenance

Campaign Maintenance allows you to start and stop your campaigns. All the messaging campaigns set up in your Beyond or The Sting system will show up in the list.

Campaign Display

The columns headings are as follows:

Name

The name of the campaign as defined in your system.

Company

The company on which the campaign is set up

Source

The source of the campaign. Currently only Sting campaigns are supported.

State

The current state of the campaign:

Active

The campaign is running.

Available

The campaign is ready for use.

Starting

The campaign is starting up.

Stopping

The campaign is shutting down.

Pending

An action is being sent to the service, and the campaign state is being changed.

Line Count

The total number of lines allotted for the campaign.

Active Lines

The number of lines that Vocality is currently using for that campaign. There are a few reasons that an active campaign will not be using some or all of the lines available. You may have reached your maximum number of lines on other active campaigns or one or more lines may be temporarily down.

Adding Campaigns

Campaigns are setup in your Beyond or Sting system. For help setting up or maintaining campaigns in your system, please contact DAKCS. Alternatively, you can download the VIC Help Manuals available from www.dakcs.com. Once a new messaging campaign has been created in your system, it will show up in the list of campaigns in Vocality. If you add a new campaign while logged into Vocality, you will need to click the refresh icon at the top right of the list to see the new campaign.

Starting Campaigns

First, select a campaign from the list by clicking on it. When a campaign is selected, a Start button shows under the list. Click the Start button to start that campaign. You can start several campaigns, but you are limited to a maximum number of available lines across all campaigns.

Stopping Campaigns

When selected, an active campaign will show a Stop button below the list of campaigns. Click the Stop button to stop the campaign.

Scheduling Campaigns

Select a campaign from the list and click Schedule. Fill out the scheduling options described below and click Submit.

Job Name

Enter a descriptive name so that you will recognize the job in the list of items on the Scheduled Tasks page. The default name is the name of the campaign.

Start Date/Time

Enter the date and time you want the job to start (for jobs that will run once only) or become active (for jobs that will run more than once). The campaign will start at this time or at the first scheduled opportunity after this time, depending on the frequency.

Max Duration

The maximum time that the campaign will run for. When this campaign has been running for the maximum duration, it will automatically stop.

Frequency

How often the campaign will run.

Run Once

The campaign will run once on the date/time entered in the Start Date/Time field. If the start time is set to a date/time that has already passed, the campaign will run immediately.

Run Daily

The campaign will run daily at the start time, starting on the start date. You can also set the campaign to run only on weekdays or weekends.

Run Weekly

The campaign will run weekly on the specified days of the week at the start time, starting on or after the start date. Check the box for each day you want the campaign to run.

Run Monthly

The campaign will run on the specified day of each month checked at the start time, starting on or after the start date. Check the box for each month you want the campaign to run.

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Repeat

Enter the number of individual times that you want the campaign to run. Each time the campaign runs, the number of times left to run is decreased by 1. Check Indefinitely to have the campaign run an unlimited number of times.

7. Contact Inquiry

This page allows you to search for a contact in Vocality. A contact is defined as an individual that Vocality attempted to dial, no matter the result of that attempt. For Beyond/Sting users, a contact is a Debtor. These contacts are pulled from your system based on the campaign setup and the records in the associated queues.

Search Criteria

Select a search type from the drop-down menu:

Phone Number

Searches the Vocality database for contacts by phone number. Enter the full phone number to search for an exact match or enter a partial phone number to search for contacts with phone numbers that end with the searched numbers.

```
I want to find a phone number of 555-5985. If I enter "5985", I will find all
contacts with a phone number where the last four digits are 5985.
```

Name

Searches the Vocality database for contacts by first, last, or partial names. Enter some or all of the first and/or last name and click Search. All contacts that match the results will be displayed in the Search Results section below the Search Criteria.

Account Number

Searches the Vocality database for contacts by the account number in your system. Vocality searches all companies in your database for debtors with an account number that matches the search, and then displays all contacts in the Vocality database that match those debtors.

Reference Number

Searches the Vocality database for contacts by reference number. For Beyond/Sting users, the reference number is the record number of the debtor in your database.

Date Called

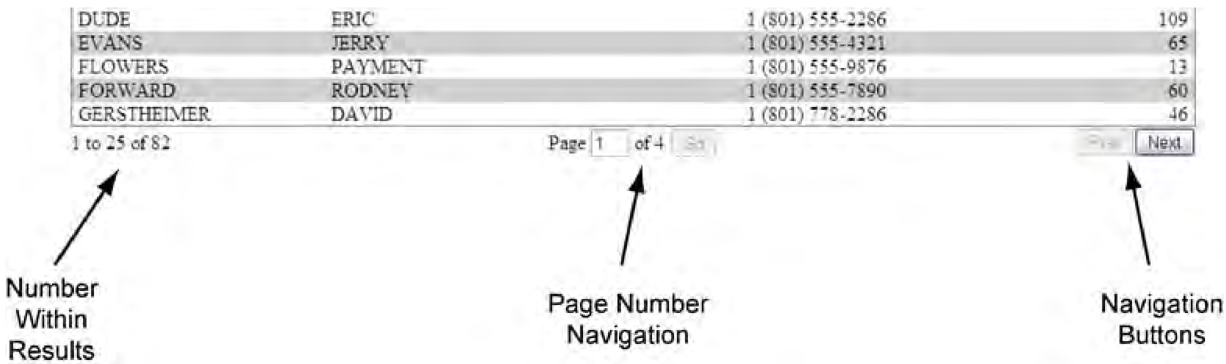
Searches the Vocality database for contacts by the date contacts were called by Vocality. Enter a Begin Date/Time and an End Date/Time to create a date range. The search will find all contacts that were called by Vocality during that range.

Search Results

The results from your search show up in the Search Results section. You will only see this section after performing a search. Find the desired contact from the list and select that contact by clicking anywhere on the contact's row in the list. If you do not find the desired contact in the list, modify your search in the Search Criteria section above. The results are returned 25 contacts per page.

Page Navigation

To navigate between pages in the results, click the Prev or Next buttons at the bottom right or enter a page number at the bottom middle and click Go.



The Contact Tabs

With a contact selected, the Contact's information is displayed on four separate tabs under the Search Results. The tabs are Contact Details, Aux Fields, Phone Numbers, and Call History. The Contact Details tab will open when first clicking a contact. If a consumer does not have one of the tabs, there is no data to display. To access the other tabs, click on the tab:

Contact Details | Aux Fields | Phone Numbers | Call History

Contact Details

The Contact Details tab shows you some basic information about the contact

City, State, Zip

The contact's physical address.

LU

The company in your system.

Dial Sequence

The dial sequence corresponds to the list of phone numbers on the Phone Numbers tab. The number entered for that dial sequence is the number that will be called for that contact.

Dialog

The current dialog assigned to the contact. The dialogs are assigned to a contact based on the Campaign settings in your system.

Aux Fields

This tab shows you all the other fields that are sent to Vocality with the contact. These fields and can be used with the text-to-speech feature when building dialogs.

Phone Numbers

This tab shows all the phone numbers entered for the contact and shows the assigned Dial Sequence number. Vocality uses the phone number that corresponds to the dial sequence set on the Contact Details tab.

Call History

This tab shows a record of all calls Vocality made to the contact and the result of each call. Click on a call record to see the History Actions Vocality performed on a specific call. A symbol at the left of a row indicates that the call has been recorded. The Call History columns are as follows:

Campaign

The name of the campaign that initiated the call to the contact.

Call Date/Time

The date and time of the call.

Number Dialed

The number used to place the call.

Hold Time

Amount of time the consumer was waiting for transfer to an available agent.

Talk Time

Amount of time the consumer talked to the agent.

Connect Time

This is the total time that Vocality was connected to a live person or an answering machine or service.

Call Result

The technical result of the call. For example, this could be "Busy" if Vocality received a busy signal when placing the call.

History Actions

When a specific call is selected from the list in Call History, the History Detail section displays all actions Vocality performed on the call. This section appears under the Call History section.

Action Taken

This is the type of action performed, such as "Hang Up" or "Left Message."

Data

The data of an action is specific to the action type. For example, the data for a Left Message action is the dialog used when leaving the message and the data for a Link Back Transfer is the number the call was transferred to.

Audio Type

If an audio file was captured from the call, the type of file will be displayed. Click the symbol on the left of the Audio Type to download or listen to the file.

Size

The file size of the audio recording.

Archived

"Yes" indicates that the audio file has been archived on your system in that consumer's Debtor Vault.

8. Dialogs

The Dialogs page list the dialogs available to use in your campaigns and allows you to upload dialogs saved on your system for use in Vocality. Uploaded dialogs will be reviewed and some technical modifications may be made before the dialog can be used.

Dialogs

The dialogs can be downloaded to your system for modification or review. Dialogs can also be deleted. The columns are as follows:

Name

The name of the dialog.

Type

Currently the only type of dialog that Vocality uses is Messaging.

Enabled

Enabled dialogs are ready to be used by campaigns. Uploaded campaigns will be disable until reviewed. DAKCS can also disable a campaign if a problem or concern is

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discovered.

Upload Date/Time

The date and time that the dialog was uploaded to the system.

Uploaded By

The user who uploaded the dialog.

Version

The version number of the dialog. When a dialog is updated, a new version of the dialog is created and the old version is removed.

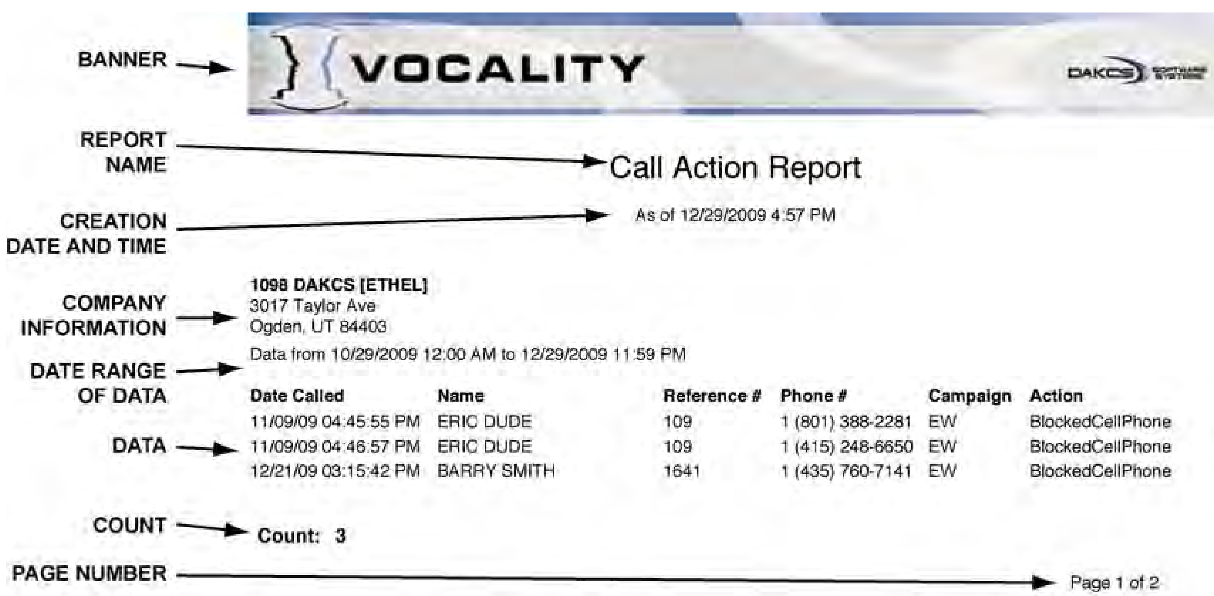
Upload

Select the zip file containing the exported dialog you wish to upload and click Upload. The maximum file size is 20 MB.

9. Reports

The Reports page offers several pre-constructed reports that you can run at your convenience or set up on a schedule to receive in an email. Each report offers prompts so that the reports can provide the specific data you need.

Parts of a Report



Banner

The Vocality banner will appear on all reports.

Report Name

The name of the specific report.

Creation Date and Time

The time that the report was run, meaning either the time the user ran the report or the scheduled time that the report was initiated.

Company Information

The name and address of your company as it is set up in Vocality.

Date Range of Data

This is the range entered during the creation of the report. Data for the report is retrieved only from this time period.

Data

The information being reported.

Count

The number of records returned for the report or section of the report (not applicable to all report types).

Page Number

The page number and total number of pages.

Selecting Reports

Click on a report in the list to start. The report prompts appear in the space below the report list. Clicking on another report will abandon all progress on one report and start over with a new report. The current available reports are listed below. Click on the name of the report for a description of the uses for a report and the data contained in that report.

Action Report 21

Returns contacts and the actions that were performed on them.

Campaign Activity Report 21

Displays detailed campaign activity.

Campaign Cost Report 22

Displays billing information for a particular time range.

CPA Report 23

Returns contacts with the associated call progress analysis (CPA) result.

Hourly Summary Report 23

Calculates call statistics aggregated by hour of the day.

Weekday Summary Report 24

Calculates call statistics aggregated by day of the week.

Using the Report Prompts

The prompts of a report vary depending on the type of data the report is using. Some reports will ask for a specific number or character string. Other will prompt for a specific date or a date range.

Select a Date Range

A date range has three types which are selected from the first drop-down menu: Specific Date, Number of Days, and Number of Months. The specific date is a fixed date no matter when the report is actually run. The others types are relative to the day that the report is run.

Specific Date

Enter a Begin Date/Time and an End Date/Time. The Begin Date/Time is a fixed date that must be before the end date. The contents of these fields must be in an mm-dd-yyyy hh:mm:ss AM/PM format.

Number of Days

This date range type will gather the data from a defined number of days relative to the day that the report is run. To create the range, enter a From days ago and a To days ago.

```
I want my report to run every Friday and show me the totals from the week. I
would select Number of Days and enter 4 in the From field at 8:00 AM and 0 in
the To field at 5:00 PM.
```

Number of Months

This date range type gathers the date from a defined number of months relative to the day that the report is run. To create the range, enter a From month which is the number of months from the day the report is run to start the range. Also enter a day of that month and a time of that day the report will use to start from. Then enter a To month, which is the number of months from the day the report is run to end the range. Again enter a day of that month and a time of that day the report will use to end on.

```
I want my report to run at the end of each quarter and show me the totals from
that last three months. I would select Number of Months and enter 2 in the From
field on day 1 of the month at 8:00 AM and a 0 in the To field on day 31 of the
month at 5:00 PM.
```

Report Options

After entering the prompts, you will need to select the Run Options. Select Now or On a Schedule. Running a report Now will allow the option to have the report open in a new window or have it sent to an email address. Scheduled reports can only use the Email option. Finally, select an output format that the report will be sent in.

Scheduling Reports

Job Name

The name that will show on the Scheduled Task page and the subject line of emails sent by Vocality about the scheduled report. The default name is the name of the report and should be changed to something more meaningful in case you want to schedule multiple reports of the same type.

Start Date/Time

Enter the date and time you want the report to run (for reports that will run once only) or become active (for reports that will run more than once). The report will run at this time or at the first scheduled opportunity after this time, depending on the frequency.

Frequency

The frequency determines how often and when the report will run. The frequency has four modes.

Run Once

The report will run one time at the Start Date/Time. If the start time is set to a date/time that has already passed, the report will run immediately.

Run Daily

The report will run daily at the start time, starting on the start date. You can also set the report to run only on weekdays or weekends.

Run Weekly

The report will run weekly on the specified days of the week at the start time, starting on or after the start date. Check the box for each day you want the report to run.

Run Monthly

The report will run on the specified day of each month checked at the start time, starting on or after the start date. Check the box for each month you want the report to run.

Repeat

Enter the number of individual times that you want the report to run. Each time the report runs, the number of times left to run is decreased by 1. Check Indefinitely to have the

DAKCS00052

report run an unlimited number of times.

Action Report

The Action Report shows a list of calls made to consumers where Vocality performed an action. The report lists the campaign, the name of the person called and the action that was performed. This report can be used to identify the calls where a specific type of action was performed. This report can also be used to see what actions were performed over a selected time period. The report contains the following columns:

Date Called

The date that Vocality called the contact.

Name

The name of the contact called.

Reference

The contact's reference number from your agency's system.

Phone

The number called.

Campaign

The campaign that was running when the contact was called.

Action

The action Vocality performed during the call.

Campaign Activity Report

The Campaign Activity Report details the activity for each instance of a campaign during the selected time period. This report show the connected time, minute charge, and count for each Call Process Analysis (CPA) result returned during the campaign. Totals are shown for each campaign and a grand total shows at the end of the report for all campaigns in the report.

CPA

The Call Progress Analysis or the result of the call. This report list all CPA types that were returned for the campaign during the time period selected.

Connect Time

The total time that Vocality was connected with the consumer or the consumer's phone system for calls with that CPA during the time period.

Min. Charge

The total charge for the connected time for that CPA during the duration of that campaign.

Count

The number of times that CPA was received for the duration of that campaign.

Campaign Cost Report

The Campaign Cost Reports shows the cost of your Vocality use for the duration entered. The duration can be set to show a month, a year, or any desired time period. This report does not constitute a bill. A summary of the report is displayed at the right of the company information in a cornered rectangle providing the following:

Minute Rate

The rate per minute of connected time that Vocality charges your agency.

Total Minutes

The total number of minutes of connected time for all campaigns listed in the report.

Total Charges

The total charge for connected, billable minutes accrued so far in the current month. This is computed by multiplying the Total Time by the Minute Rate.

The data of the report uses the following columns:

Campaign

The campaign that this section of the report refers to. Each campaign is divided into the separate instances that the campaign was run. The subtotal for all instances of that campaign is shown at the bottom of the section.

Date

The date this instance of the campaign ran

Start Time

The time this instance of the campaign was started.

End Time

The time this instance of the campaign ended.

Duration

The total time this instance of the campaign was active.

Total Calls

The total number of calls attempted by Vocality during the duration of this instance of the

campaign.

Connected Calls

The total number of calls successfully connected during the duration of this instance of the campaign.

Connect Time

The total duration of the connected calls made during this instance of the campaign, rounded to tenths of a minute.

CPA Report

The Call Progress Analysis Report displays the details of specific calls based on the CPA and a selected date range. This report can be used to find the consumer information from a call made with specific CPAs. The columns in the data section are as follows:

Date Called

The date that Vocality called the consumer resulting in the CPA.

Name

The name of the consumer called.

Reference

The reference number is the number from your system passed to Vocality.

Phone

The number of the consumer that was called.

Campaign

The name of the campaign that called the consumer.

CPA

The Call Progress Analysis or the result of the call made.

Hourly Summary Report

The Hourly Summary Report gives a breakdown (by campaign) of the selected time range by the hour of the day the call was made. This report can be used to see which hours of the day are the most effective.

Hour

The hour of the day that the calls were made. This is an aggregate of all days within the selected time period for that hour.

Total

The total number of calls made during that hour.

Valid Calls

The total number of valid calls made during that hour. The CPAs that are considered valid are: VoiceDetect, MachineDetect, Busy, NoAnswer, OperatorIntercept, and FaxTone.

Connected

The total number of calls that were answered by a consumer (Answered) or the consumer's machine (Machine).

% Conn

The percentage of connected calls.

Answered

The number of calls that were answered by the consumer.

% Ans

The percentage of calls that were answered by the consumer.

Machine

The number of calls answered by a consumer's machine.

% Mach

The percentage of calls answered by a consumer's machine.

Transfers

The number of calls that Vocality transferred to an agent.

% Trans Conn

The percentage of calls transferred to an agent.

% Trans Ans

The percentage of calls transferred to an agent that were answered by an agent.

Weekday Summary Report

The Weekday Summary Report gives a breakdown (by campaign) of the selected time range by the day of the week the call was made. This report can be used to see which weekdays are the most effective.

Day

The day of the week that the calls were made. This is an aggregate of all weeks within the

selected time period for that day of the week.

Total

The total number of calls made during that day of the week.

Valid Calls

The total number of valid calls made during that hour. The CPAs that are considered valid are: VoiceDetect, MachineDetect, Busy, NoAnswer, OperatorIntercept, and FaxTone.

Connected

The total number of calls that were answered by a consumer (Answered) or the consumer's machine (Machine).

% Conn

The percentage of connected calls.

Answered

The number of calls that were answered by the consumer.

% Ans

The percentage of calls that were answered by the consumer.

Machine

The number of calls answered by a consumer's machine.

% Mach

The percentage of calls answered by a consumer's machine.

Transfers

The number of calls that Vocality transferred to an agent.

% Trans Conn

The percentage of calls transferred to an agent.

% Trans Ans

The percentage of calls transferred to an agent that were answered by an agent.

10. Scheduled Tasks

Lists all reports and campaigns that have been scheduled. Click on a task to show the details of that task.

Scheduled Tasks

The following are the definitions of the columns for Scheduled Tasks.

Job Name

The name given to the task on creation. This will also appear as the subject line in emails sent from Vocality about the scheduled task.

Type

Whether the task is a report or a campaign.

Enabled

When a task is enabled it will run on the next scheduled run date and time. A disabled task will never run until enabled.

Last Run Date/Time

The last date and time the task was performed.

Next Run Date/Time

The next date and time the task will be performed based on the schedule.

Task Details

With a task selected, the Task Details displays under the Scheduled Tasks. The options for a scheduled item are:

Edit

Click to change the way the task was scheduled. This interface is the same as when the task was created. See Scheduling Campaigns 12 or Scheduling Reports 20 for more information.

Disable/Enable

Click to disable enabled tasks and enable disabled tasks. Only enabled tasks will run.

Delete

Deletes the currently selected task from the system.

11. Customer Profile

To access your profile, click your company's name on the right hand of the menu bar at the top of the screen. This page shows you the information we have entered for your company. If any of the information is incorrect, update the field and click Update. Most of these fields are self explanatory, but the Time Zone and Archive Audio options contain information important to the functionality of Vocality.

Company Address/City/State/Zip

Your company's street address.

Time Zone

This is the time zone where your company is located. This setting controls the way dates and times are displayed for your users while using the Vocality website, such as in Campaign History and Contact Inquiry. It has no effect other than changing the display of dates and times.

Contact Name

The name of the person at your agency responsible for communications concerning Vocality.

Contact Email

Your contact's email address.

Contact Phone

Your contact's phone number.

Block Cell Phones

With Block Cell Phones enabled, Vocality will not dial cell phone numbers listed in the United States. To sign up for this feature, please call DAKCS.

12. User Profile

To access your user profile, click your name in the menu bar at the top right of the screen.

User Profile

Users can change their name and email address listed on their Vocality account. The email address is used for reports and alerts. Enter new information in the name or email fields and click Update to change those fields.

Passwords

User can also update their passwords on this page. Passwords in Vocality are secure, meaning that each password must contain three of the following four types of characters: a lowercase letter, and uppercase letter, a number and a special character. Also, when users enter a new password, they cannot reuse their last one.

VIC Dialog Designer Help

VIC Dialog Designer Help

Printed: September 2012.

Table of Contents

1. VIC Dialog Designer

The Voice Information Center (VIC) is a fully integrated predictive dialer and IVR solution with text to speech, a campaign scheduler, and right party verification in one complete package.

VIC Provides:

- Intelligent predictive dialing algorithm, which speed up contact ratio over 200%.
- Real-time line allocation to campaigns.
- Choice of Analog or Digital interface (T1- PRI, robbed bit).
- Station pooling through the dialer (no need for dedicated dialer stations).
- Immediate dialing of alternate phone numbers while collector is working the account.
- Utilizes new higher density Dialogic hardware, 96+ lines per box.
- Link back messaging (transfers outbound messaging lines to a defined call group).
- Two B channel transfer support on PRI (transfer outside of the PBX on T1-PRI).
- Flexible line allocation between VIC services.
- Station Evict from monitor.
- Flexible viewing on monitor.
- Flexible system set-up.

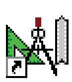
Three Pieces of VIC

VIC Client

The Client piece controls the monitoring and managing of campaigns assigned to VIC, including a main dialer watch window, a campaign scheduler, and a statistics monitor.

VIC Server

The Server piece controls setting up the dialer, including machine setup, campaign setup and definition, employee access, collector setup and reports. The VIC Server is built into Beyond (and The Sting) and is accessed within the Beyond menus.



Dialog Designer

The VIC Dialog Designer allows Collection agencies to build automated voice messages and menus for use with the VIC Dialer. The dialogs you create in the Dialog Designer control the steps taken by the dialer throughout the phone interaction with the debtor. A dialog prompts the debtor for responses and instruct the dialer to perform actions based

on the debtor's response.

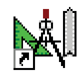
The Power Enabled

The Dialog Designer incorporates user defined variables, text to speech, and numerous other utilities. Using shapes and connectors, you define the flow of each call and each option a debtor hears in the call. The Dialer react to the debtor's input, which moves the call along the flow of the dialog. This utility enables you to build your dialogs quickly and easily.

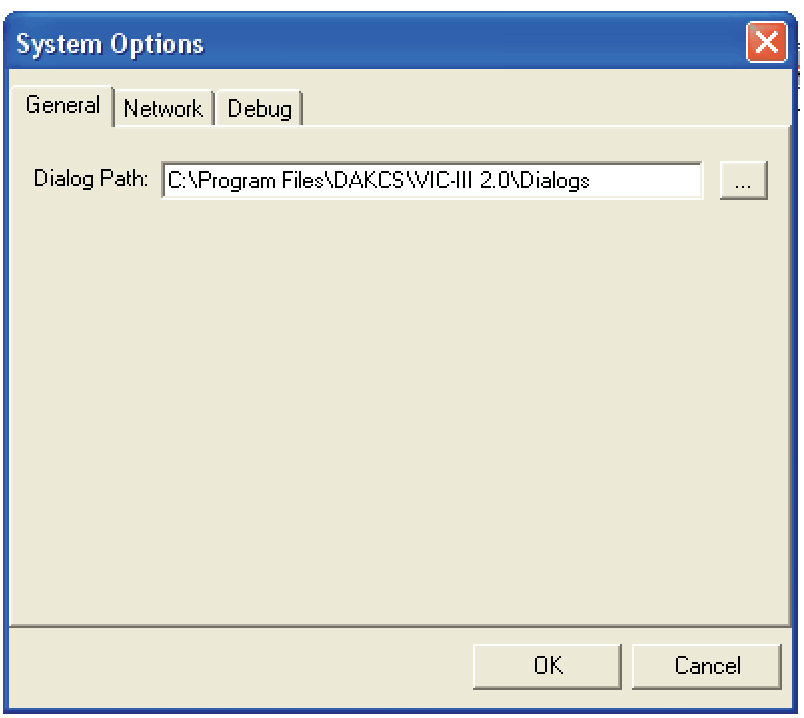
See Creating a Dialog 8 for a brief tutorial.

View a Sample Dialog 11.

1.1. Initial Setup

When the Dialog Designer program is installed the Dialog Designer icon  will be placed on the computer's desktop. Run the program by selecting the icon and double clicking it with your mouse. When starting the Dialog Designer for the first time, you will be prompted to enter the System Options used to connect the Dialog Designer to VIC III and the Beyond.Net or The Sting server. The following screen will appear:

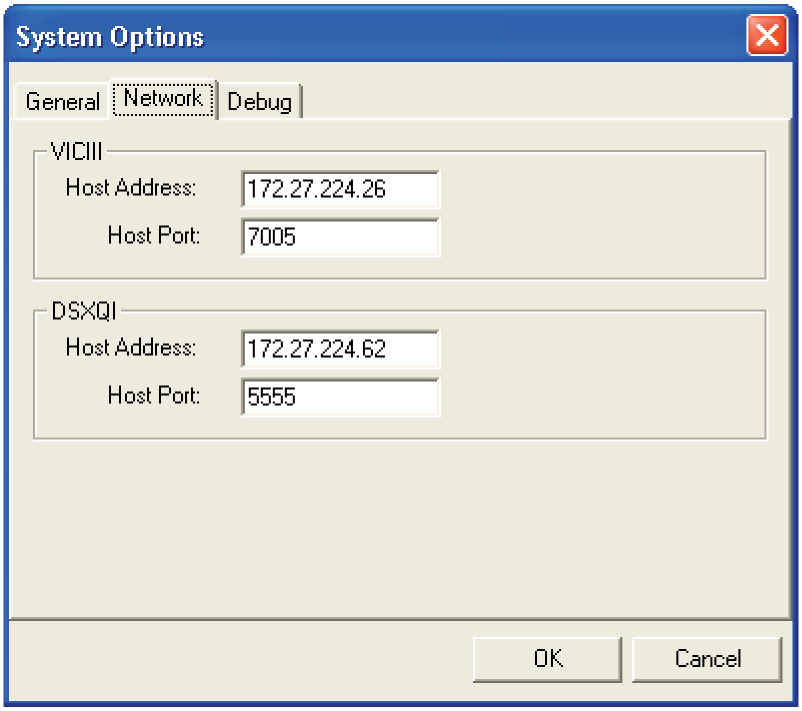
General Setup



The General tab defines the Dialog Path used by the designer when saving a dialog. The dialog path will default to the setting displayed above; however this path may be redefined if desired. To change this setting, select the browse button ... and select or create a dialog

folder.

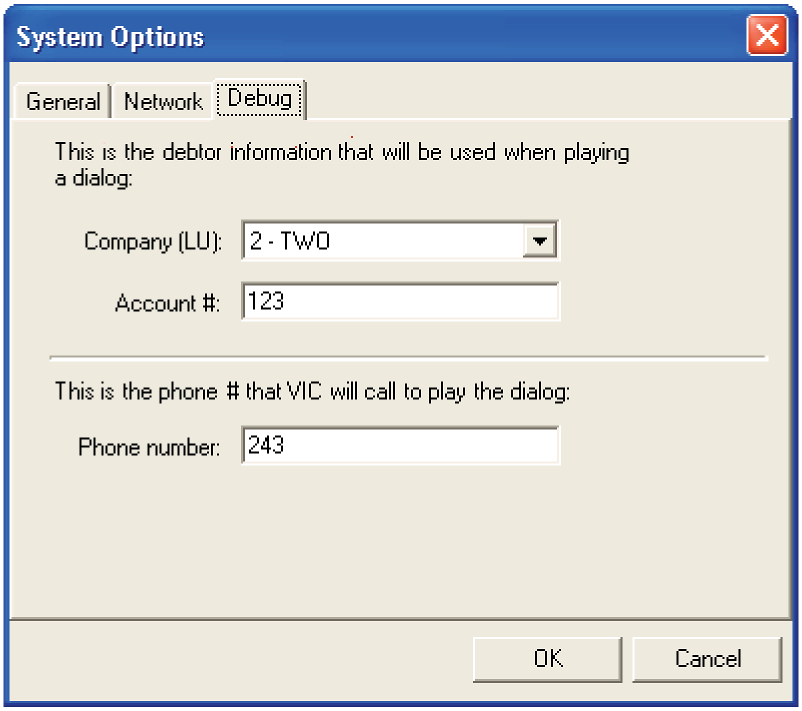
Network Setup



The Network tab defines the connection between the VIC III auto dialer and the DSXQI server. Enter the I.P. Address of the dialer in the VIC III host address, followed by the host port. The host port will default to “7005” and is generally acceptable for use unless changed by the DAKCS Support staff. Next, enter the I.P. Address of the DSXQI server. This is the same address as the Beyond.Net or The Sting server.

DAKCS SOFTWARE SYSTEMS

Debug Setup

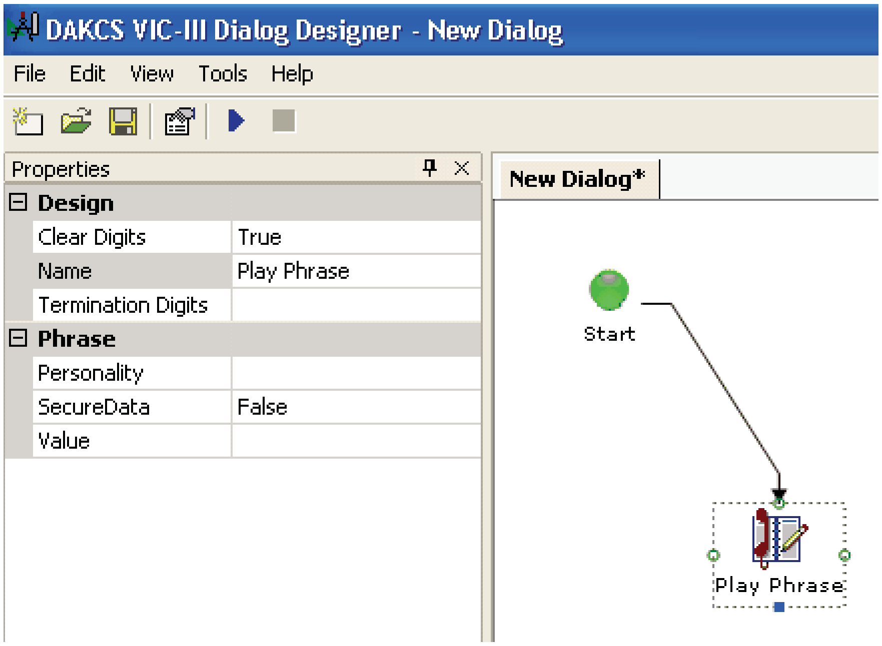


The Debug tab defines the information used to preview and debug dialogs once they have been created. This option allows you to define the company you wish to use when debugging a dialog, the account number within that company whose information should be accessed by the dialog, and the phone extension you wish to call when debugging the dialog.

After defining the System Options, close the screen and save any changes. The System Options window can be accessed later under the Tools 21 menu.

1.2. Creating a Dialog

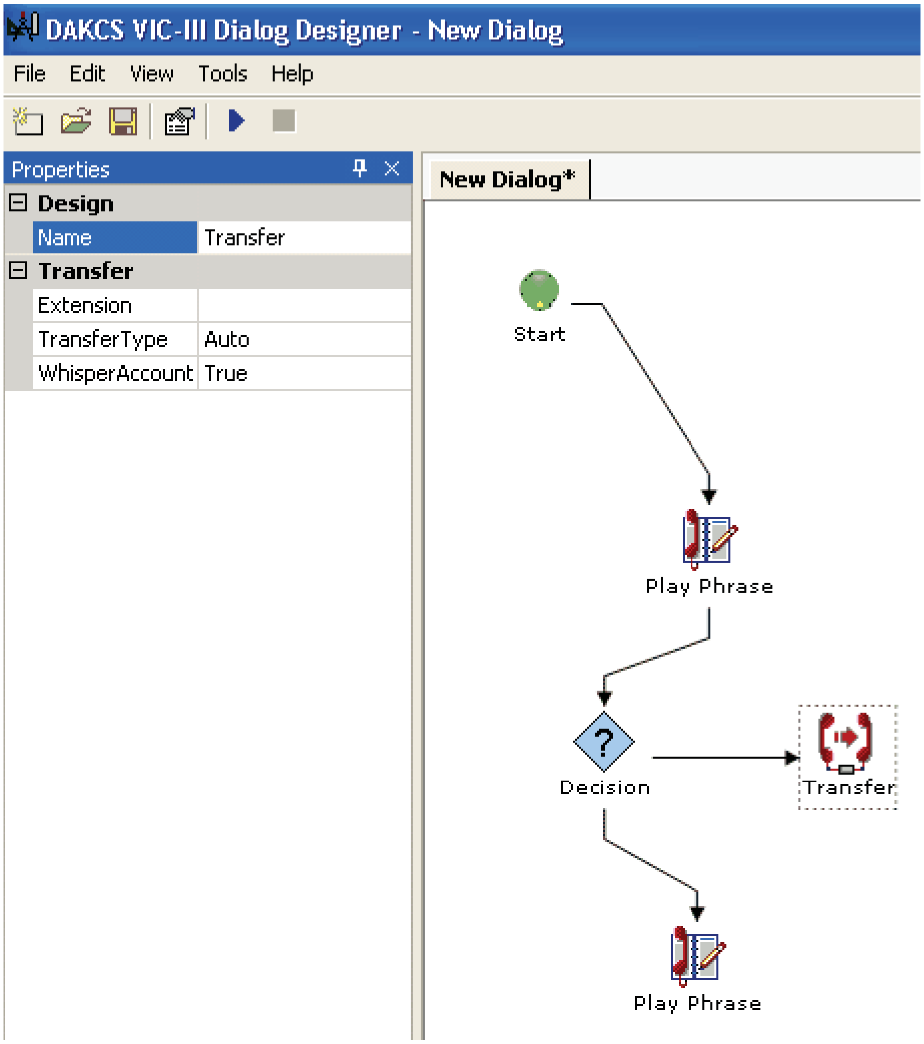
To start a new dialog, select File>New or click . The workspace will show Start. Drag the desired shapes from the Shapes menu onto the workspace near the Start shape. Add connections between shapes by dragging the points from one shape to another. Each Shape has an associated Property window where the information can be assigned, such as the name, assignments, values and digits.



Navigate between the Shapes and Properties by using the View[13] menu or by clicking the tabs at the bottom of the display.

or

Build your dialog step by step, by dragging new shapes in to the dialog and defining the associated properties.

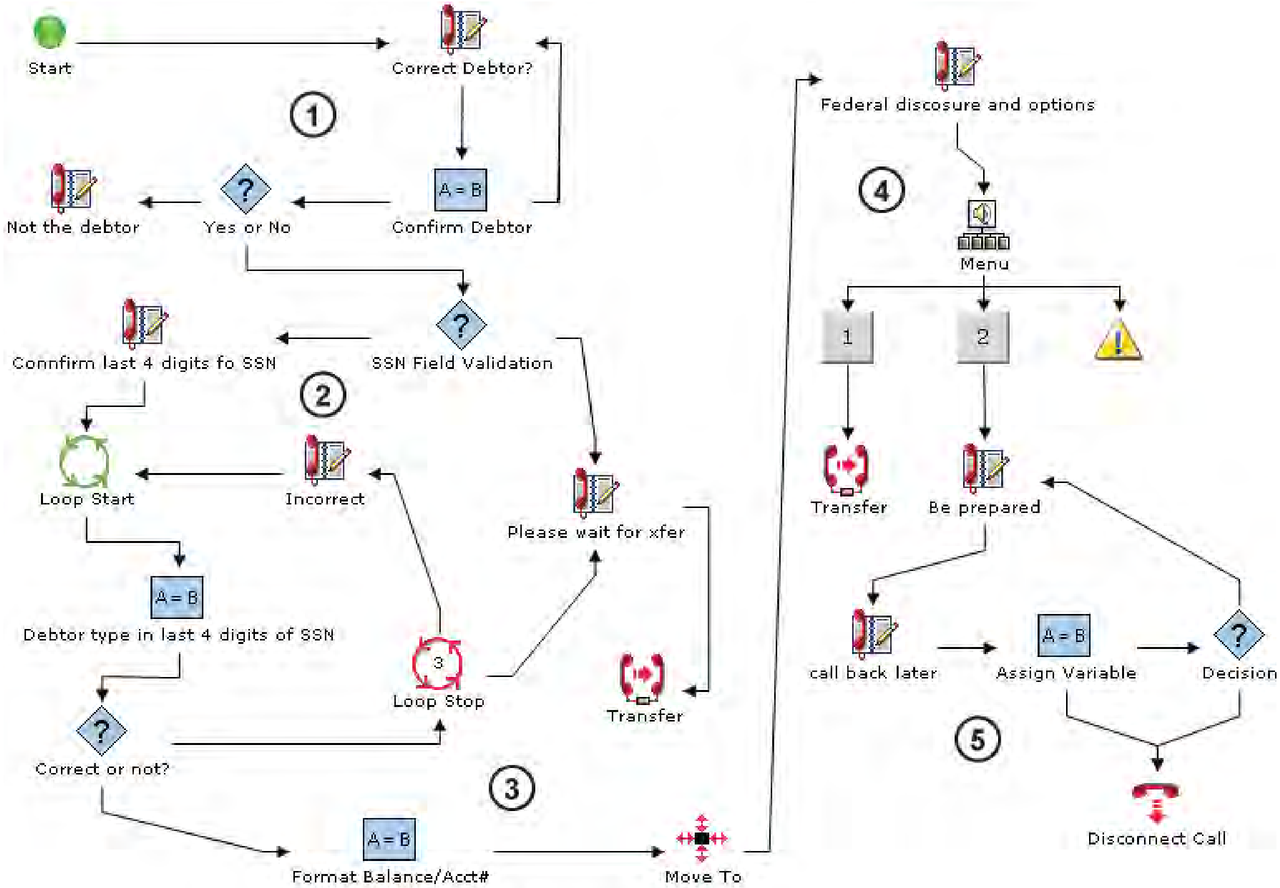


View a Sample Dialog. 11

See Definition and Usage of Shapes 27 ***for a description of the many shapes available in Dialog Designer.***

See Menu Options 12 ***for a description of all the options available.***

1.3. Sample Dialog



1.

Once a positive contact has been established, the dialer selects the appropriate dialog and begins at Start. This dialog attempts to confirm that it has the correct person on the line by first playing a message asking if the person answering the call is indeed the debtor. If the person is not the debtor, a message will play and the dialog will end. If the debtor doesn't respond soon enough, the dialog will repeat the message.

2.

If it is the debtor, the dialog will then play a message asking for the debtor to enter the last 4 digits of their Social Security Number. At this point, the dialog starts a loop, meaning that if needed the dialog will loop through several options until either a correct SSN is entered or the loop stops after the 3rd time and is transferred to an agent.

3.

After the debtor enters the correct SSN, the dialog uses another Assign Variable step, which totals the balance on all accounts and saves the information for later in the dialog. Next, the Move To icon helps keep the lines from crossing.

4.

At this point, the dialer reads another message informing the debtor about two options they can take. The first option transfers the debtor to an agent. The second option goes to another message which ask for the debtor to be prepared to write down important information.

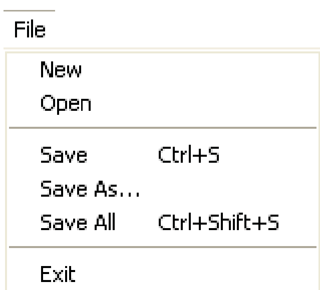
5.

When the debtor hits a button, the dialog continues with a message giving contact information and asking if they debtor would like to hear the message again. If the debtor responds in the affirmative, the dialog will take the call back to the "Be Prepared" message. If the debtor answers no, the dialog will disconnect the call.

2. Menu Options

The Main Menu toolbar on the top of the Screen Designer is used to navigate the main menu options. The menus are File 12, Edit 13, View 13, Tools 21, and Help 27. Access the menus by clicking on the name of the menu, which brings up a drop down of the options under that tab.

2.1. File



New

Select New to create a new dialog. A new dialog work screen will be displayed with the 

shape, which is the starting point for the dialog.

Open

Select Open to access previously defined dialogs to view or edit. The folder previously defined as the dialog path will be displayed, along with predefined dialogs. This file also contains custom variables created by the agency.

Save

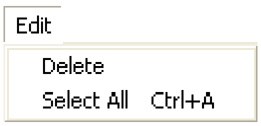
The Save options allow you to save your dialog or variable information to your personal computer. Pressing Ctrl+S will save the current file and Ctrl+Shift+S will save all open dialogs.

Exit

Closes the program. Dialog Designer will prompt you to save unsaved dialogs.

2.2. Edit

The Edit option contains functions to help the user to edit existing dialogs. When selected the following options will be displayed:



Delete

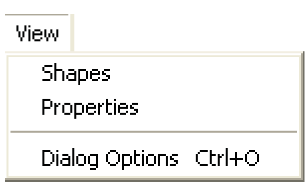
The Delete option allows you to delete a step from a dialog. Select the step by clicking it with the mouse then select Delete to remove the existing step. You can also press the Delete key once the step is selected to delete.

Select All

Use this option to select all steps contained in the dialog. Pressing Ctrl+A will select all the steps as well.

2.3. View

View allows you to view Shapes [28], Properties [28] and Dialog Options [14] within the current dialog. When the option is selected the following menu will be displayed:



Shapes

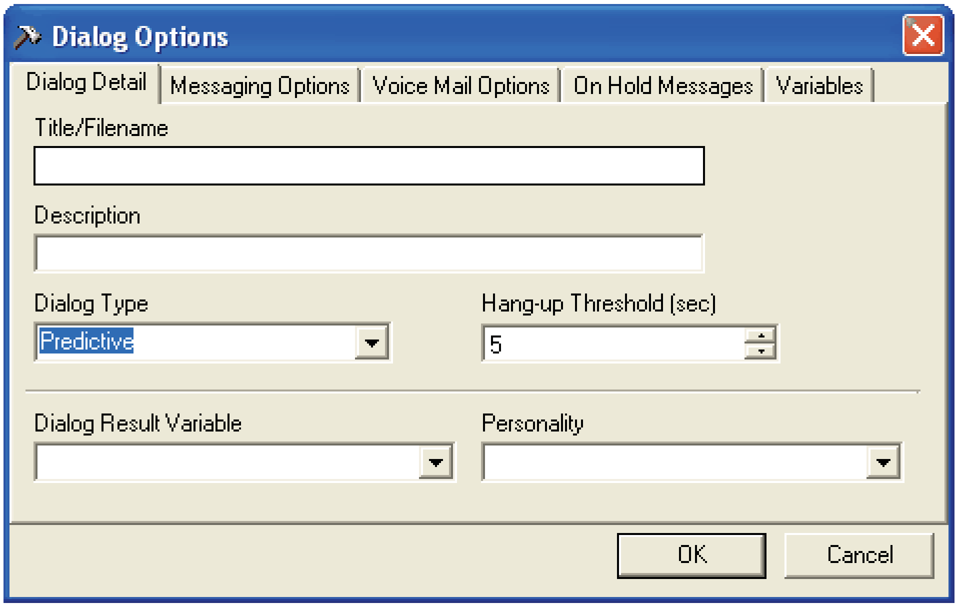
Selecting Shapes brings up the Shapes Frame, showing the list of steps available for use within the dialog. Dragging the steps from the Shapes frame to the workspace of an open dialog adds that step to your dialog. See Definition and Usage of Shapes [27].

Properties

Each Shape in the Dialog has properties associated with it. Selecting this option brings up the properties frame. Double clicking a step in your dialog will also bring up the properties frame for that step.

Dialog Options

The Dialog Options allows you to define the Dialog Detail [14], Voice Mail Options [17], Messaging Options [16], On Hold Message [19], and Variables [20].

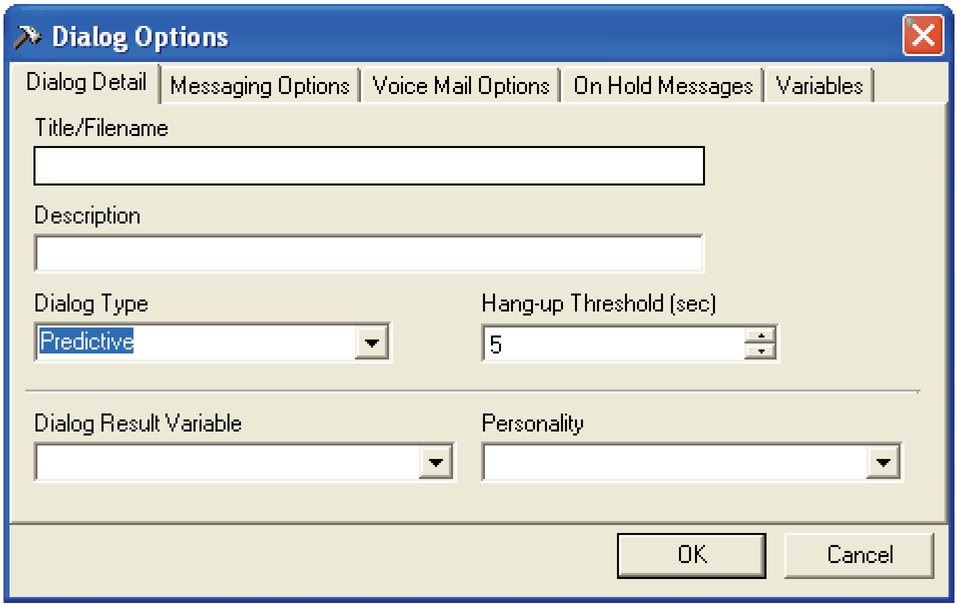


2.3.1. Dialog Options

The Dialog Options allows you to define the Dialog Detail [14], Voice Mail Options [17], Messaging Options [16], On Hold Message [19], and Variables [20].

2.3.1.1 Dialog Detail

This option allows you to define the details of the dialog. When selected the following screen will be displayed:



Title/Filename

The Title/Filename displays the name of the dialog you are editing. Saving a new dialog places the dialog in this field.

Description

Describe the dialog in this field. This may be information such as “Client #1058 Attended Messaging Campaign”, allowing you to identify the dialog contents without examining the steps.

Dialog Type

Determines which type of campaign the current dialog will be associated with by the VIC Server. When selecting dialogs to use in a campaign on the VIC Server, only the dialogs of a particular campaign type will be listed. When creating a dialog, keep in mind in which campaign type the dialog will be used. The three types of dialogs are explained below:

Messaging

A messaging campaign opens a fixed number of lines and begins dialing on all of the open lines. No agents are connected directly to VIC, so when a debtor requests to speak with an agent, VIC will call a set extension and whisper the agent an account number of the debtor on the line. After three times repeating the account number or when the agent hits any number on the phone, the call is transferred to the agent.

Predictive

A predictive campaign opens lines when a collector signs into VIC, and using predictive algorithms, dynamically changes the number of lines based on number of agents and call length. Agents are connected directly to VIC and the debtor information pops up on the

agent's screen when a call is transferred.

Attended

An attended campaign opens a fixed number of lines as soon as a debtor logs into VIC and begins dialing all of those lines. Agents are connected directly to VIC and the debtor information pops up on the agent's screen when a call is transferred.

Hang-up Threshold (sec)

When leaving a message with a debtor, sometimes the person hearing the message hangs up as a response to hearing an automated voice as opposed to hanging up based on hearing the information being delivered. The Hang-up Threshold is the number of seconds VIC will assume the debtor has heard enough of the message to act according to the information in the message. This is important when VIC logs call results, and VIC will probably re-call the debtor differently the next time VIC attempts to contact him or her.

Dialog Result Variable

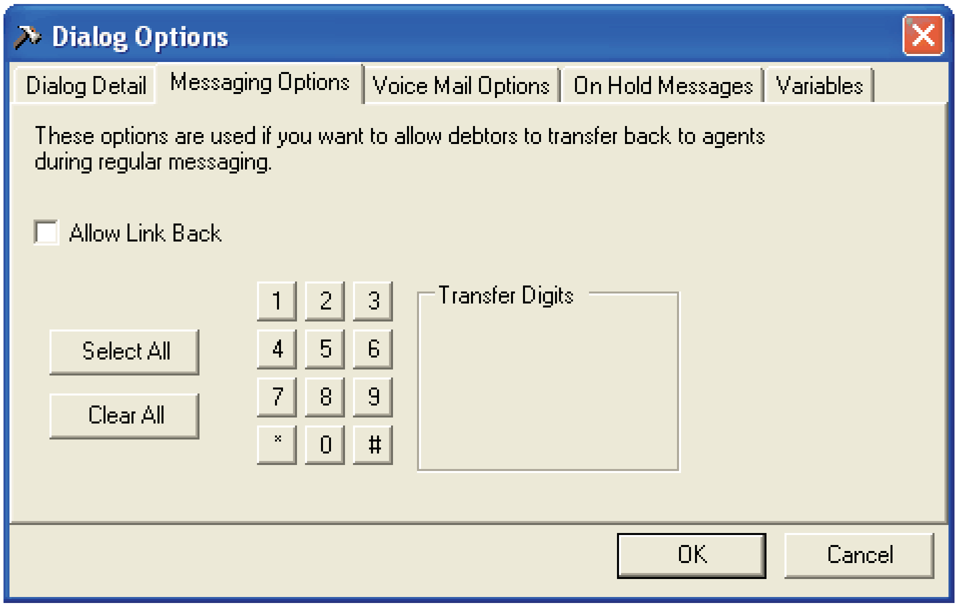
The Dialog Result Variable field contains the variable that holds the results of the entire dialog. Using the Add Dialog feature create the dialog that will hold this information, then click the field, select the arrow and select the dialog from the list of displayed variables.

Personality

Define the personality used when speaking any text to speech within the dialog. This option will set all Personality options within the dialog assuming all are set to Default. We recommend, though, leaving this option to default on all dialogs and setting the personality in the VIC Client. This keeps the VIC system from fighting over which personality file to load during a campaign, which can cause conflicts.

2.3.1.2 Messaging Options

This option allows you to define the steps taken by the dialer when allowing the debtor to transfer back to collectors during a regular messaging campaign.

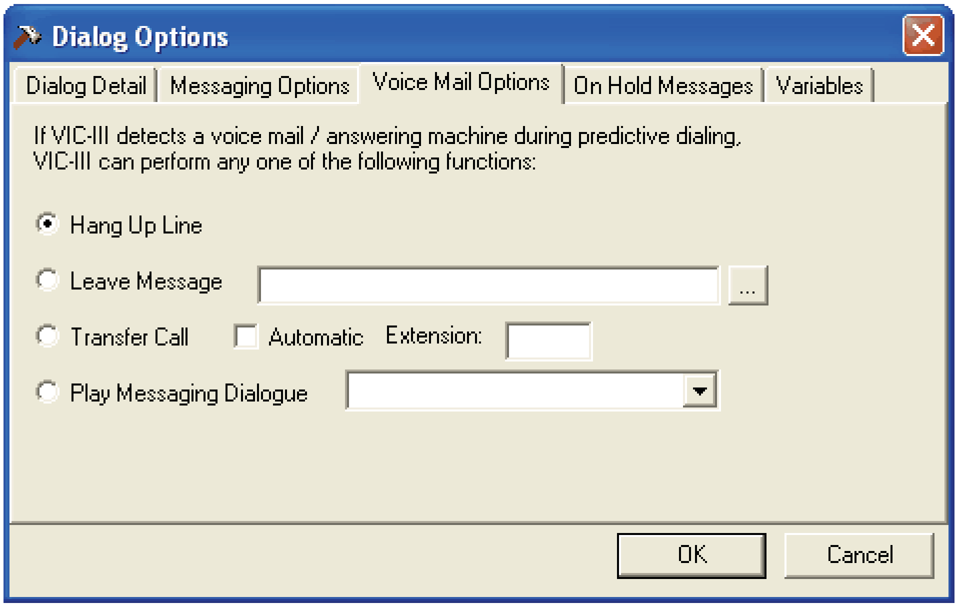


Allow Link Back

Enables the Link Back feature of the automated dialer, which allows the debtor to transfer to a "live" collector at anytime while listening to a message. To enable this feature click the check box with the mouse and define the digits the debtor can press to initiate the transfer. Use the keypad located on the screen to add digits or use Select All. To clear the selection, press Clear All. Once the desired digits are defined, the dialog should tell the debtor which numbers they can press to be transferred to an agent.

2.3.1.3 Voice Mail Options

This option allows you to define the actions that should be taken by the dialog when a voice mail is detected during predictive dialing. When this option is selected the following screen will be displayed:

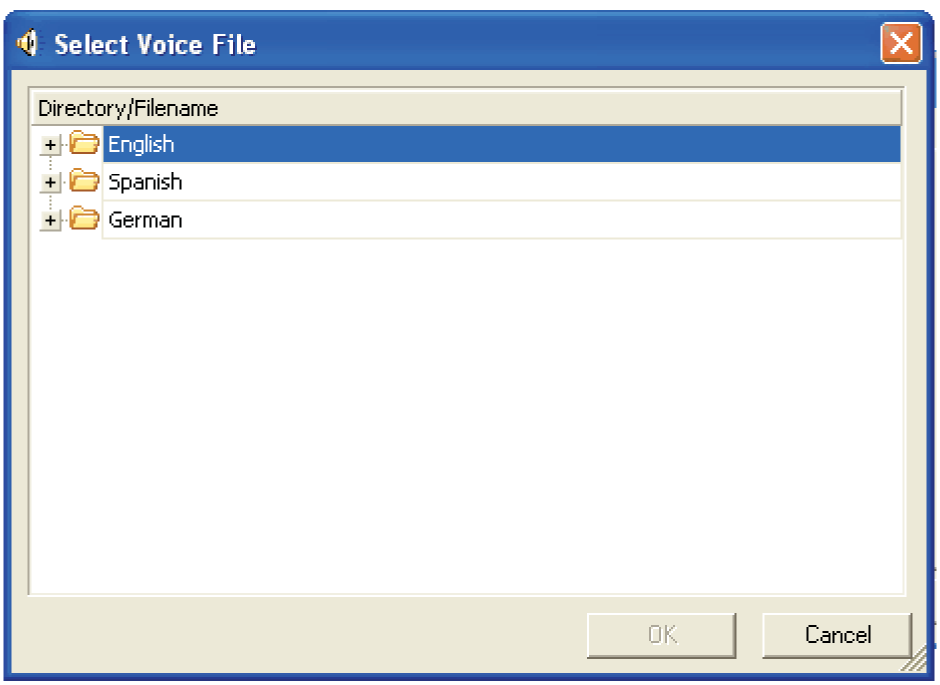


Hang Up Line

This option hangs up the phone line when a voice mail is detected.

Leave Message

Plays a pre-recorded voice file on the debtor's voice mail. Define the file you wish to play with the Browse  button, which displays the “Select Voice File” screen:



Select the directory and file you wish to play and click Ok.

Transfer Call

Transfers the call to a collector when the voice mail is detected. When selecting this option, you must define the transfer type to be executed:

Automatic

Transfers the call to the extension defined in the dialer setup of the collector who has current ownership of the account.

Extension

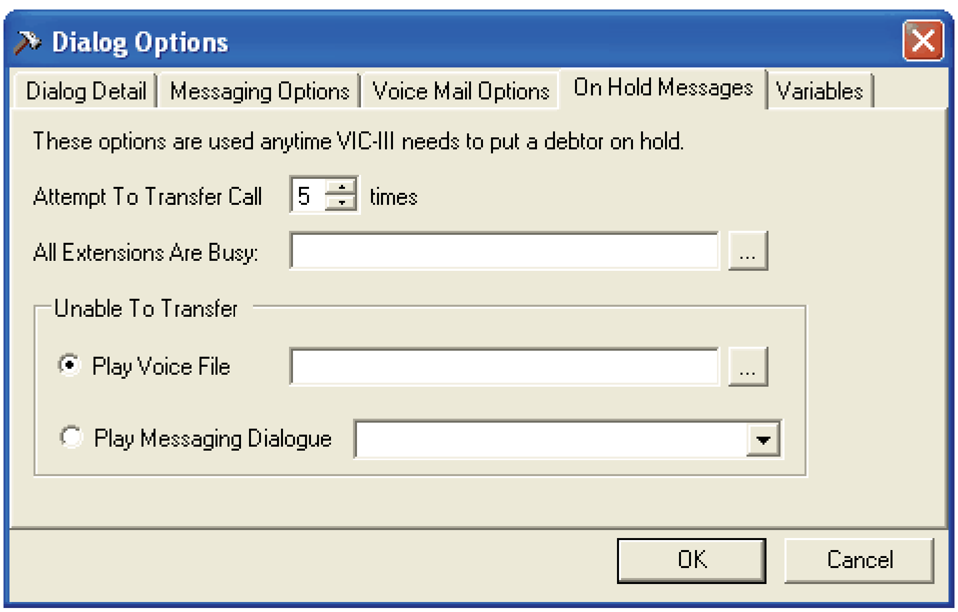
Transfers every voice mail to a particular extension. Enter the desired extension in the field provided to activate this option.

Play Messaging Dialog

Plays a particular dialogue instead of a voice file when a voice mail is detected, which allows you to utilize features such as Text to Speech to speak account numbers and social security numbers. After selecting, click the arrow for a list of dialogs. Using the mouse, select the desired dialog.

2.3.1.4 On Hold Messages

This option defines the actions taken when a debtor is placed on hold by the auto dialer.



Attempt To Transfer Call

Defines the number of transfer attempts made by the dialer before playing the Unable to

Transfer Message. Using the arrows, define the desired number of transfers.

All Extensions Are Busy

Defines the voice file played if all available transfer extensions for the dialer are busy. To define, click the browse button and select the desired voice file from the list provided.

Unable to Transfer

Defines what occurs when the maximum number of attempted call transfers has been reached.

Play Voice File

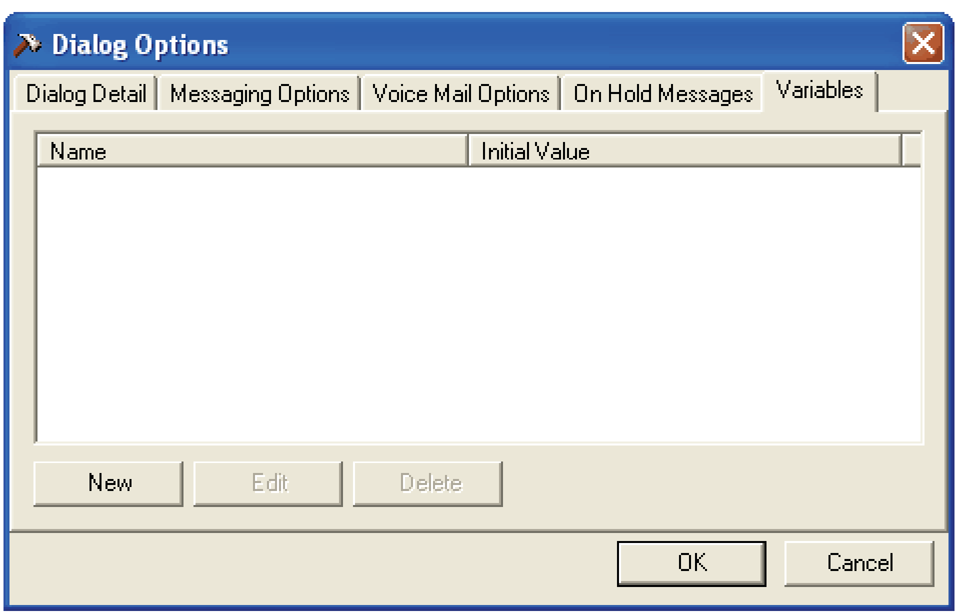
Defines the voice file played if the maximum number of attempted call transfers has been reached. To define, click the browse button and select the desired voice file from the list provided.

Play Messaging Dialog

Defines the Messaging Dialog played if the maximum number of attempted call transfers has been reached. To define, click the arrow and select the desired voice file from the list provided.

2.3.1.5 Variables

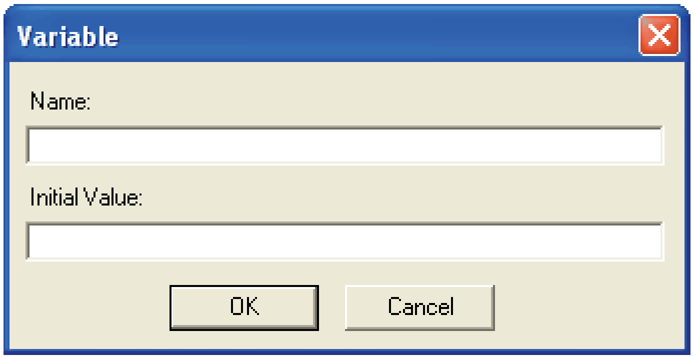
A Variable is a “placeholder” for information that is needed for a dialog. The dialer may retrieve information to play to the debtor, calculate balances, and other functions and stores them in a variable until they are needed. When the Variable option is selected the following screen will be displayed:



Creating A Variable

To create a variable select the 

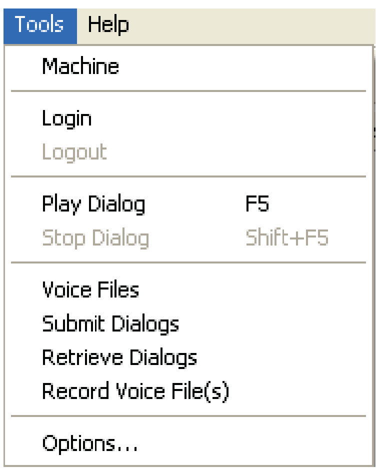
option the Variable screen will be displayed.



Enter the desired name of the variable and the Initial Value of the variable. The value can be updated by steps within a dialog.

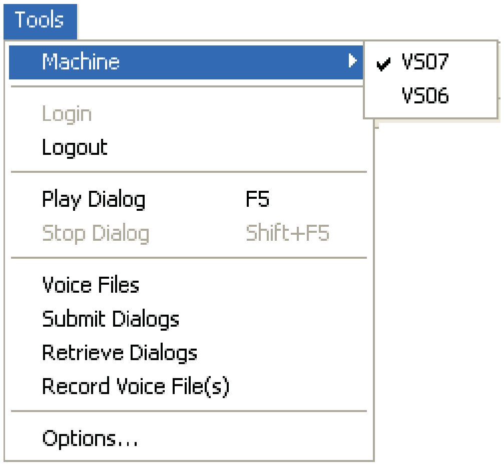
2.4. Tools

When Tools is selected the following menu will be displayed:



Machine

When more than one VIC machine is on the Network, this option selects which machine the Dialog Designer will load from and save information to.



Login

The Login option allows you to connect the dialog designer to the server to allow you to remove or place dialogs on the server for use with the dialer. When this option is selected you will be asked to enter your Login name and password to connect to the server.

Logout

Logs you out of the current session.

Play Dialog

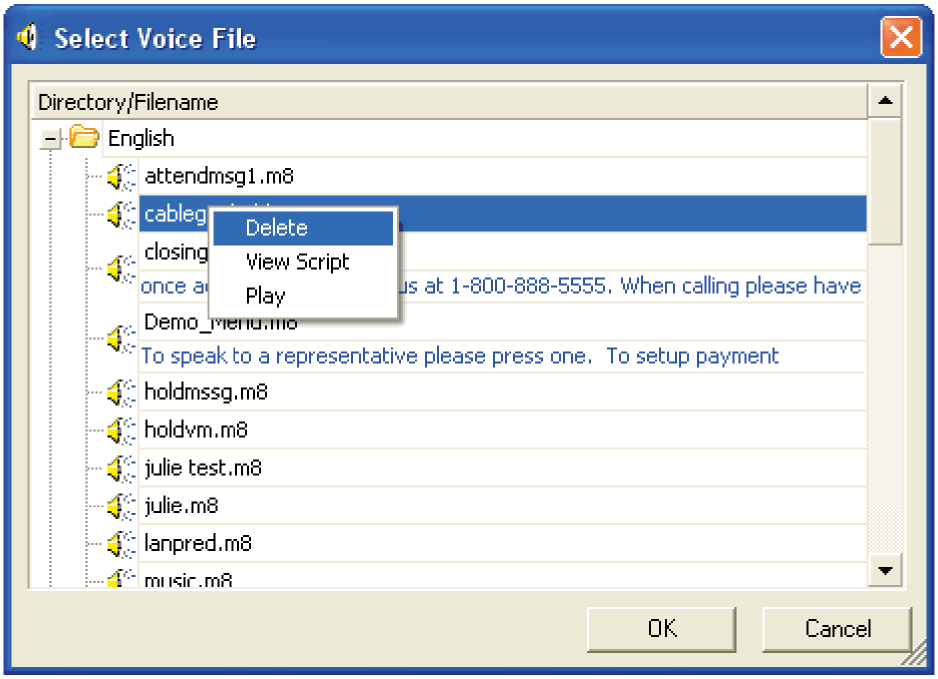
Plays an existing dialog, allowing you to test dialogs as they are created or check dialogs for content.

Stop Dialog

Stops the test run of the current dialog.

Voice Files

Brings up the Select Voice File screen.



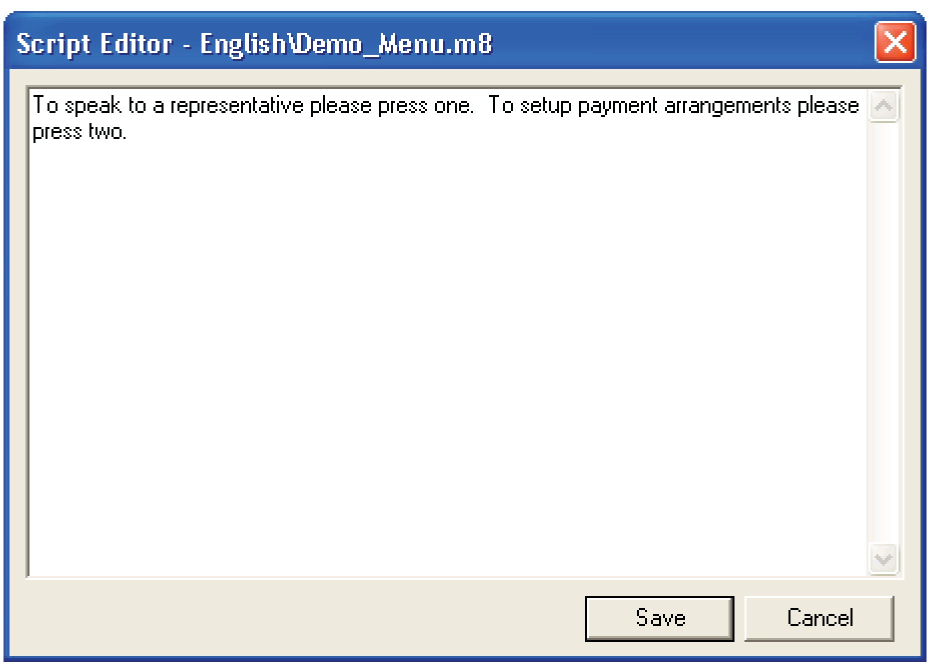
Right clicking a file will bring up the options: Delete, View Script, and Play.

Delete

Deletes the voice file.

View Script

Opens the Script Editor viewing the text entered for the voice file. Generally, this is the manually entered text of the voice file.



Play

Plays the dialog by calling an extension and playing the voice file of the phone line. When selected, VIC prompts for a phone number. You can terminate playback by hitting any key on your phone, hang-up, or select another voice file to play

Submit Dialogs

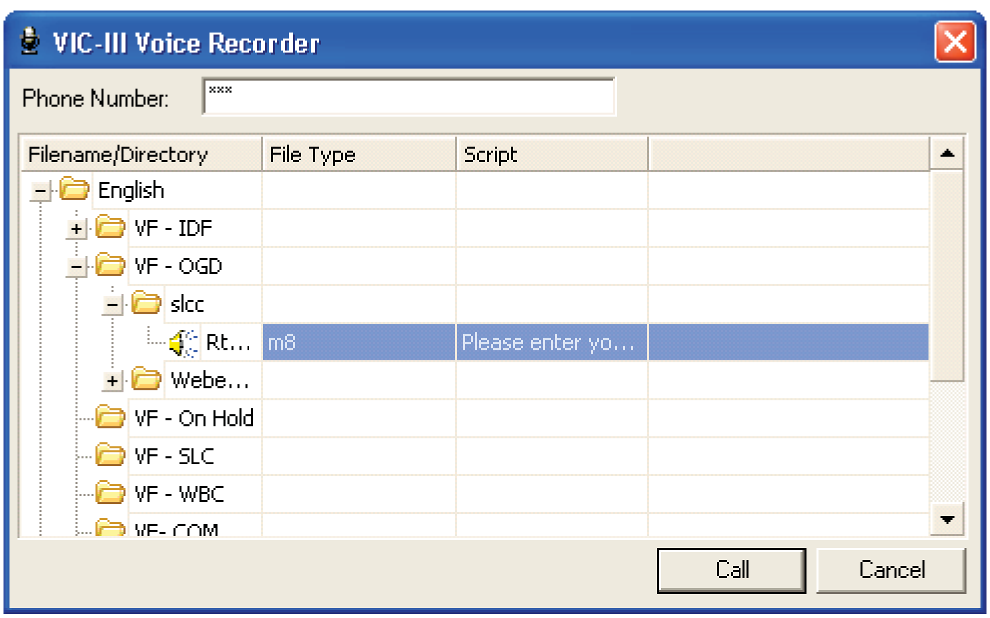
Sends the dialog to the server for use with the dialer. All dialogs must be submitted to the server before the dialer can access them.

Retrieve Dialogs

Retrieves a dialog from the server and places it in the dialog designer to edit. Once the changes are made you must resubmit the dialog to the server to use the edited dialog.

Record Voice File(s)

Records voice files to play within a VIC Dialog.



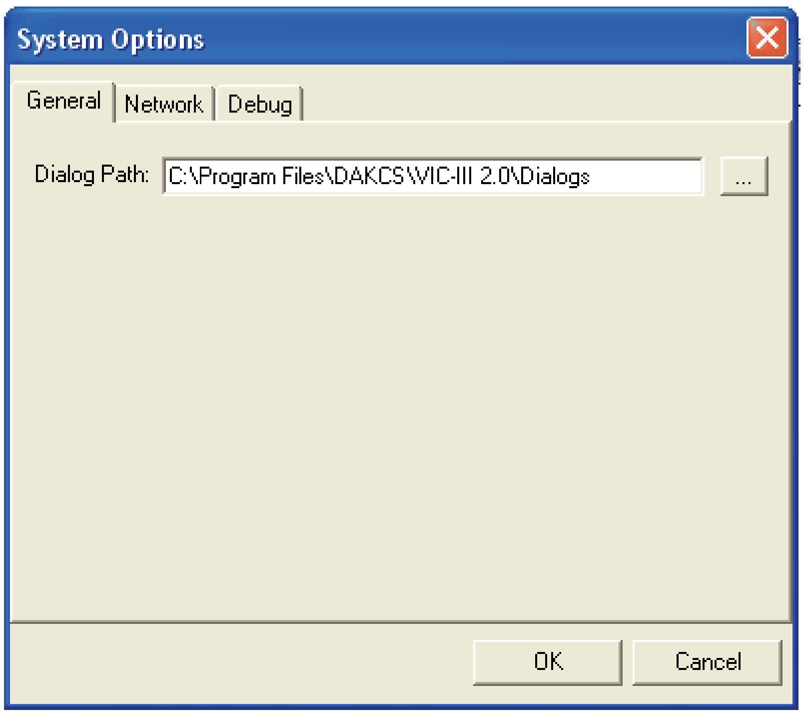
When recording a new message or re-recording over an old message, select the directory where you would like the Voice message stored and right click, selecting New Voice File or Re-record from the menu.

DAKCS00083

VIC will create a new line for the message. Enter a title, select the File Type, and enter a script of the message. After the information is entered, click Call. VIC will call the phone number entered and you will be prompted to enter the voice message.

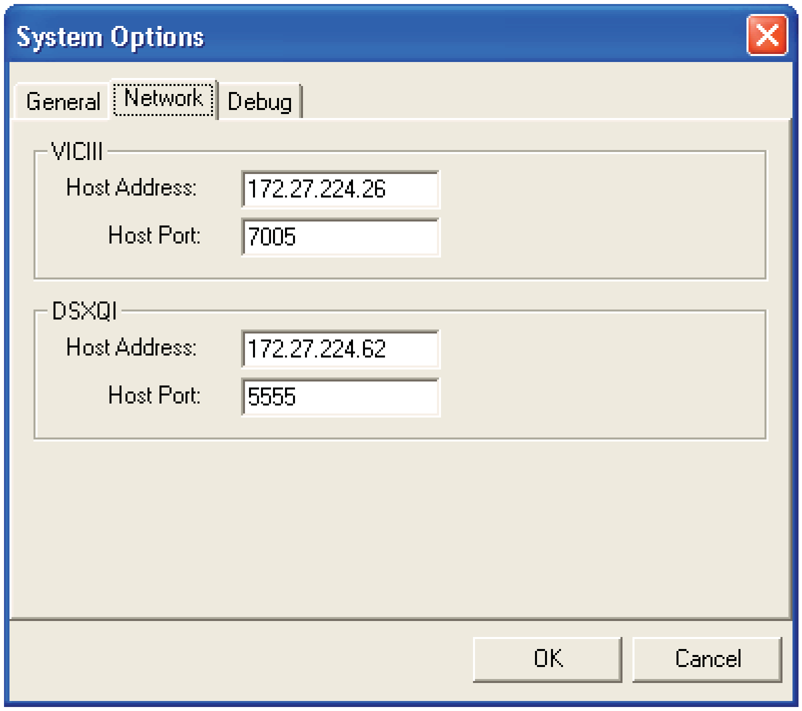
Options

General



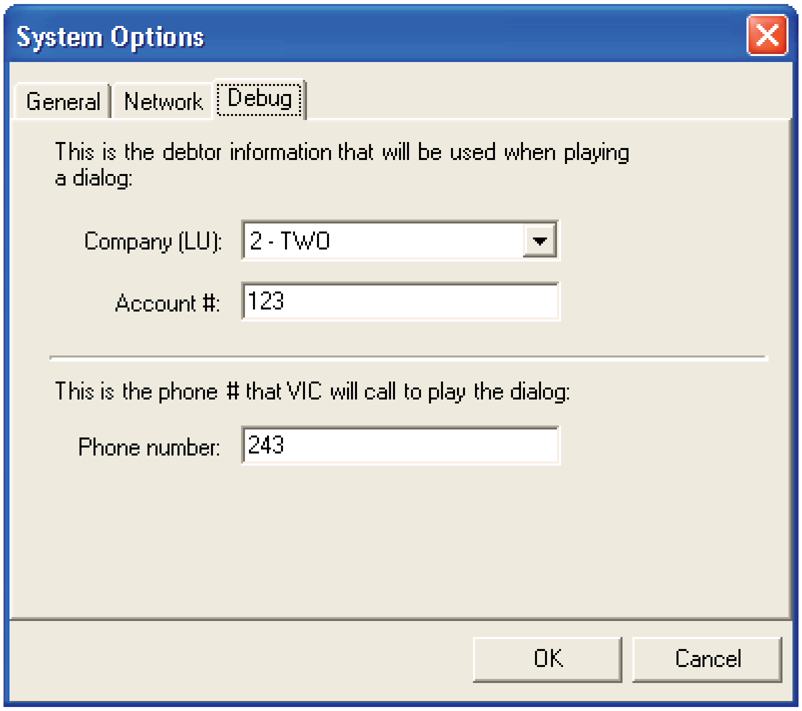
The General tab defines the Dialog Path used by the designer when saving a dialog. The dialog path will default to the setting displayed above; however this path may be redefined if desired. To change this setting, select the browse button and select or create a dialog folder.

Network



The Network tab defines the connection between the VIC III auto dialer and the DSXQI server. Enter the I.P. Address of the dialer in the VIC III host address, followed by the host port. The host post will default to “7005” and is generally acceptable for use unless changed by the DAKCS Support staff. Next, enter the I.P. Address of the DSXQI server. This is the same address as the Beyond.Net or The Sting server.

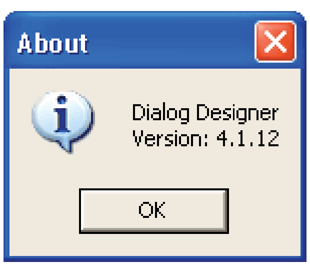
Debug



The Debug tab defines the information used to preview and debug dialogs once they have been created. This option allows you to define the company (LU) you wish to use when debugging a dialog, the account number within that company whose information should be accessed by the dialog, and the phone extension you wish to call when debugging the dialog.

2.5. Help

Currently displays the Dialog Designer version number.



3. Definition and Usage of Shapes

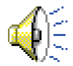
Each shape represents a step in a dialog and has an associated properties tab. The three tabs in the Shapes frame are Telephony 28, Payments 80, and Utility 75. To bring up the shapes frame, select View 13 and Shapes.

4. Telephony Shapes

The telephony tab of the shapes frame contains the following Shapes:

Account Pin Verfication	Prompts the caller for the account and pin number to be validated. If successful it also gets the account and debtor information.
Assign Variable	Captures a value and stores it into a local variable
Directive	Stamps a record into VIC History.
Disconnect Call	Disconnects the current call in progress
Language Converter	Allows you to convert the dialog text to a different language.
Menu	Allows you to create a menu within the dialog
Play Dialog	Plays a selected sub-dialog within the dialog being created.
Play File	Plays a pre-recorded sound file.
Play Phrase	Play formatted values such as dates, time, numbers, money, and strings of characters. The phrases are played using pre-recorded vocabulary files.
Record File	Records the file in the following format: prefix + master [8] + date + hours.
Transfer	Allows you to transfer a call.
Validate Value	Validates the information stored in the user defined variables.

4.1. Account Pin Verification



Description

This action verifies debtor account information.

AccountPinVerfication	
Account Variable	
MaxWait	30
Pin Variable	
Design	
Name	Account Pin Verfication

Account Variable

Link an existing account variable to the verification step. Create this variable to store the account number entered by the debtor for comparison to the actual account number in Beyond.Net or The Sting. To assign a variable, click the field with the mouse and select the arrow and click the desired variable with the mouse.

MaxWait

Define the number of seconds the dialog waits for the debtor to enter the request account and pin number information. If the information is not entered in the time defined, the dialog will take the action designated within the dialog.

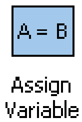
Pin Variable

Link an existing pin variable to the verification step. Create this variable to store the pin number entered by the debtor for comparison to the actual pin number located on the account.

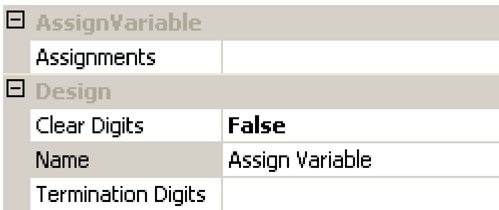
Name

If desired, rename the dialog step that verifies the account number and pin number. This name may be anything that allows you to recognize the step being taken when looking at the completed dialog.

4.2. Assign Variable

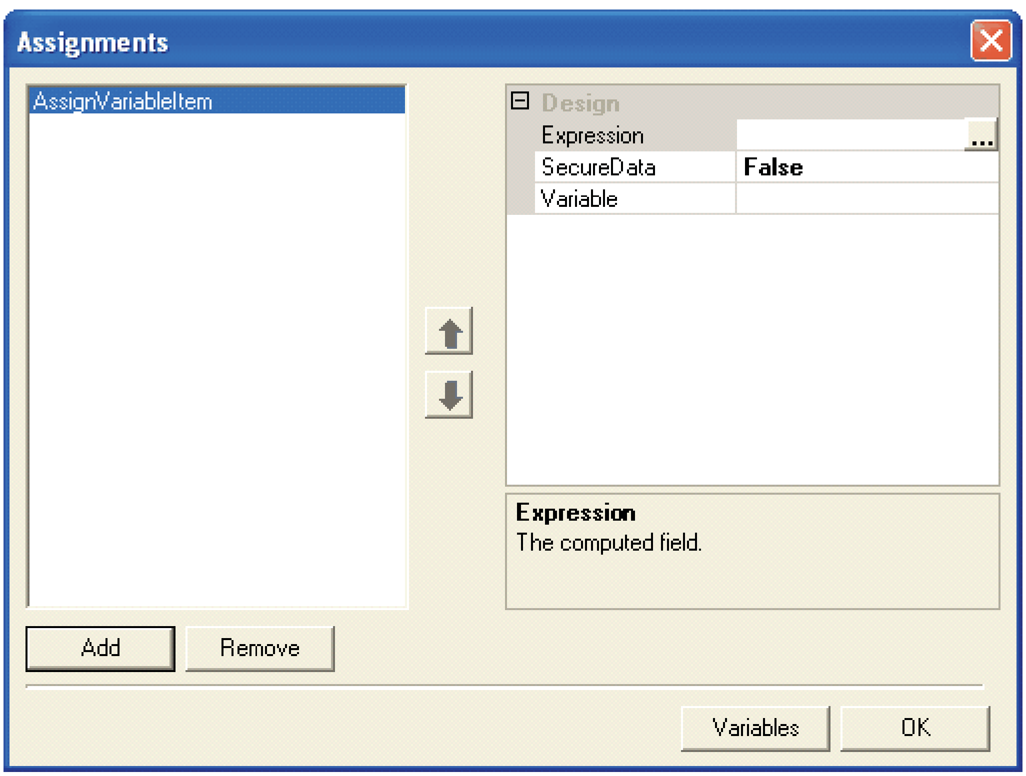


When the Assign Variable option is selected the following properties will be displayed:



Assignments 31

Creates an expression that will evaluate information and store the results in a variable. Click the field with the mouse and select the ... button. The Assign Variable Item screen will be displayed:



Creating an Assignment

To create a variable, select the Add option and define the properties of the variable. See Creating an Assignment: Expressions 31 for detailed procedures.

Clear Digits

Resets any termination digits defined earlier in the dialog.

Name

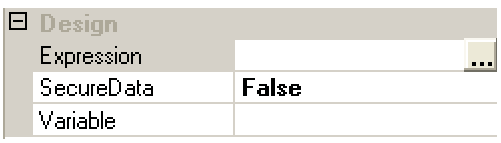
Names the step within the dialog.

Termination Digits

Defines the digits the debtor may press to proceed to the next step in the dialog.

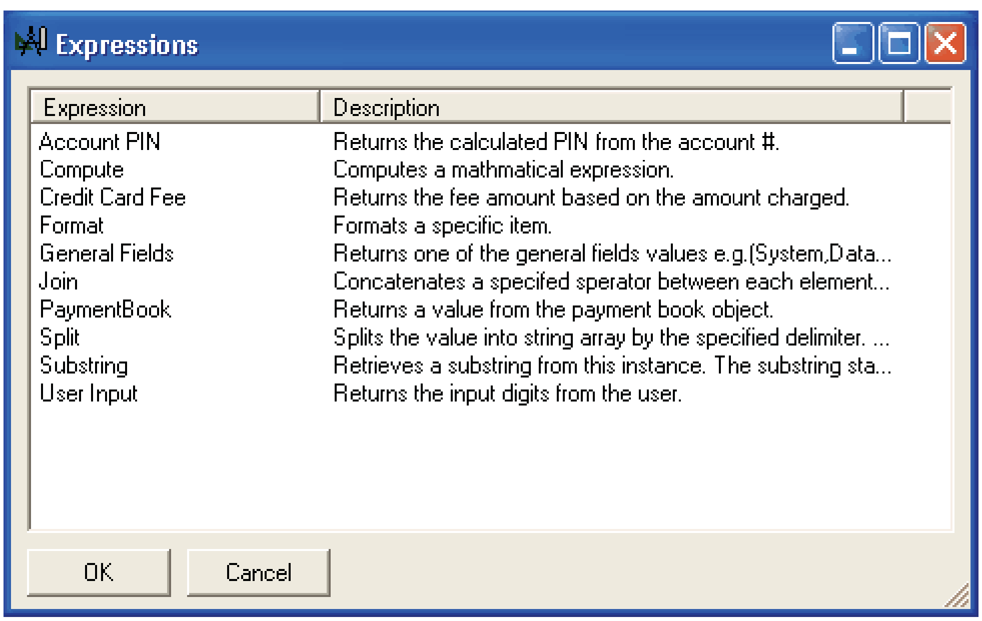
4.2.1. Creating an Assignment: Expressions

As mentioned previously, a variable is used to store a value for use within the dialog. An assignment may be used to populate the variable by calculating data, prompting for debtor input, formatting field data, etc. Therefore, you may create an assignment to perform these tasks and return the desired values.



When creating a assignment, you must first define the expression or expressions and assign variable to each. The AssignVariable step returns the desired value and store it within the variable.

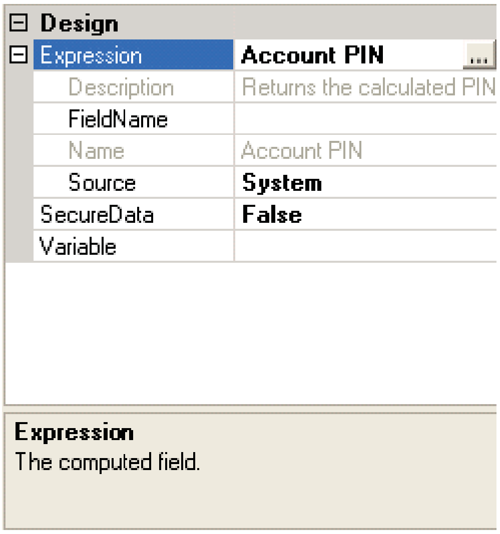
To begin, select the expression field and click the browse ... button to display a list of expressions:



Select the desired expression from the list. A general description of each expression is provided to

help you with the selection. Once the expression is selected click Ok. You must then define the properties of the expression. To do this, click the ⊞ to expand the expression properties.

4.2.1.1 Account PIN

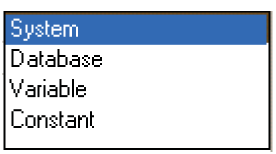


FieldName

Select the desired Field from the drop down list.

Source

The Source determines from where the list of FieldNames is populated.



SecureData

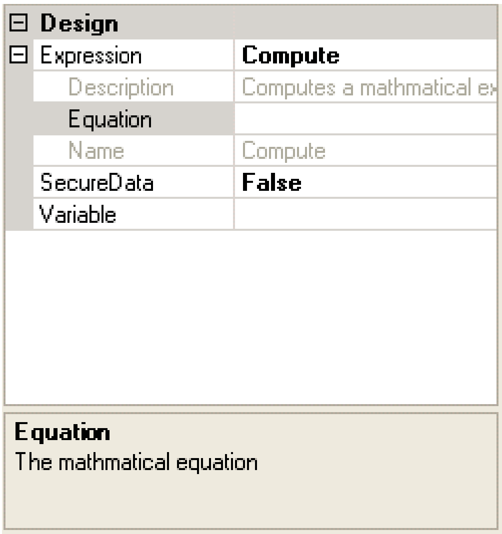
Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

Define the variable in which the Account PIN information will be stored.

4.2.1.2 Compute

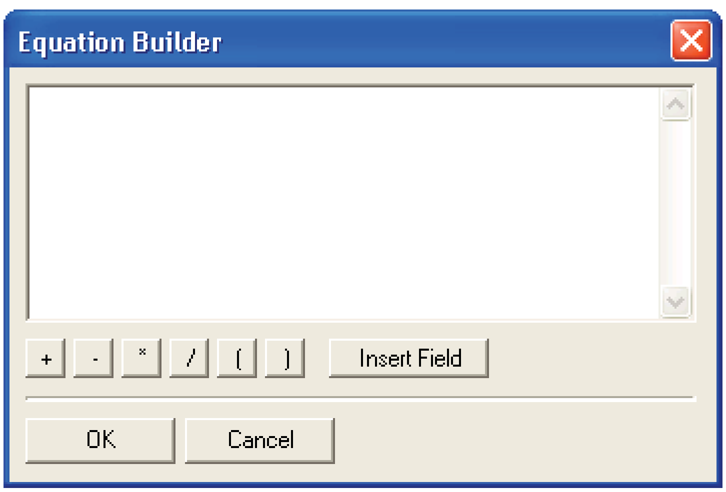
This expression computes a mathematical equation within the AssignVariable step.



Equation

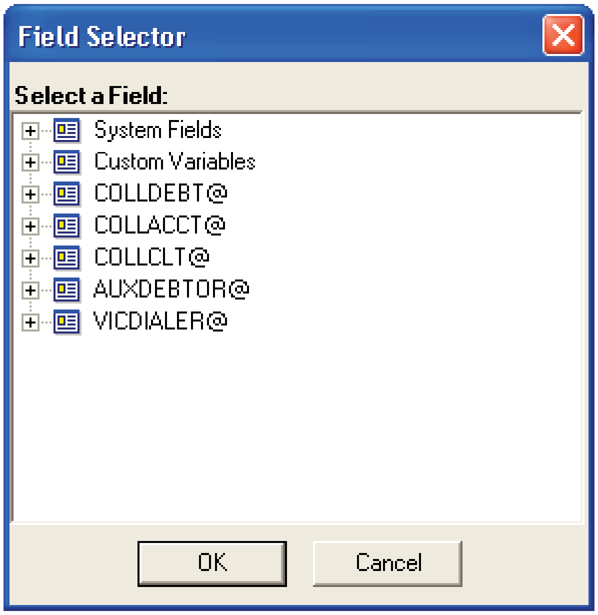
To define the compute properties select the Equation field and click the

button with the mouse. The Equation Builder screen will be displayed:



To create an equation, enter the numeric values you wish to compute. You may also insert system fields and execute an equation on the values within those fields. Most equations will be created using inserted fields. Select the 

button and select the desired field using the field selector:



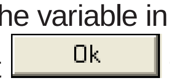
Select the field and define the operator in the equation (Multiply, Divide, Subtract, Add, etc.). Next, select the final value to be calculated in the equation. This may be another field or a constant value, etc.

```
Example: [!STotalDue] + [!DCOLLACCT@.ATTORNEYFEES]. The total amount due, selected from the system fields, will be added to the attorney's fees that were selected from the account table.
```

SecureData

Define whether you wish the information associated with this equation to be displayed on the dialer watch window by defining the secure data field. False will display the information. True will secure the data.

Variable

In the variable field, click the arrow and select the variable in which to store the computed value. Once the equation has been defined, select  to return to the expression properties.

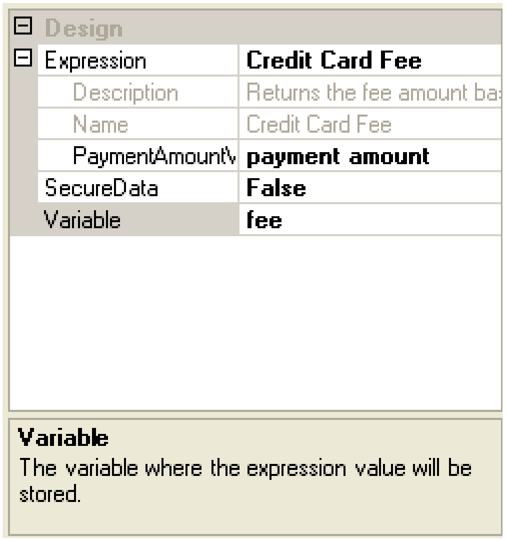
4.2.1.3 Credit Card Fee

This expression will allow you calculate a credit card convenience fee based on the payment amount. The actual fee itself will be calculated using the convenience fee definitions within Beyond. Net or "The Sting;" however, once the fee is calculated you must place the calculated fee amount within the Variable to be used throughout the dialog. This will allow you to perform operations such as calculating the total payment and speaking the total payment amount to the debtor.

Note: The Credit Card Fee expression is used only to perform functions within the dialog and not to process the total payment to the credit card.

Note: Generally, when using the Credit Card Fee expression you must first define a User input expression 49, which captures the payment amount entered by the debtor.

Select Add to add a new assignment. In the expression field select Credit Card Fee. Click the ⊞ to expand the expression properties.



PaymentAmountVariable

To use this expression you must use two different variables. These variables are the PaymentAmountVariable that will store the user defined payment amount, as well as the Variable which will store the amount of the credit card fee once it is been calculated by the expression. The variable for this step should be one created previously called “payment amount” which will be defined in a “User Input” assignment above it. Now that the expression has the payment amount, it may use the convenience fee definitions from the server to calculate the fee for the payment amount.

SecureData

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

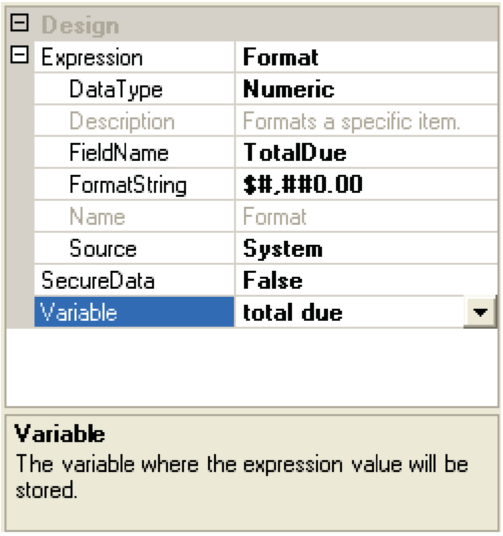
Variable

Select the Variable field, click the arrow, and select the desired variable. The credit card fee amount may now be used with the available functions of the dialog.

```
Example: In this Credit Card expression, the “payment amount” variable stores the
payment amount entered by the debtor, and the “fee” variable store the amount of the
fee.
```

4.2.1.4 Format

The Format expression allows you to select a system field, database field, variable or constant value and format it for use in the dialog. Select Add to add a new assignment. In the expression field select Format. Click the ⊞ to expand the expression properties.



Data Type

The DataType option allows you to define the type of data being formatted by the expression. Select the field and click the arrow. A list of available data types will be displayed. These options are numeric, string and date types.

Field Name

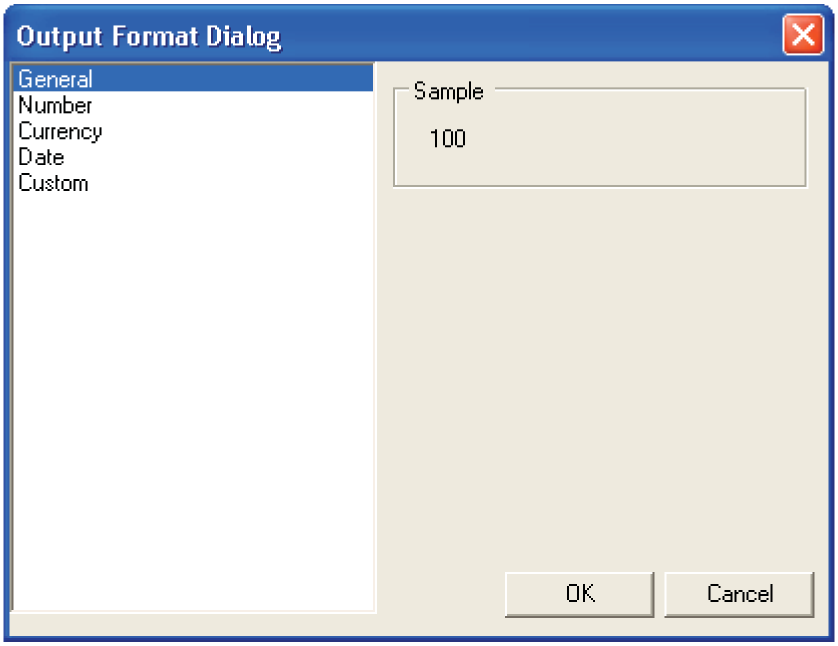
Next, define the Field Name containing the value you wish to format. Before selecting the field, you must first define the Source. This option in the expression indicates whether the field you will be formatting is a System Field, Database Field, Variable or a Constant. Once the source is defined, select the arrow in the Field Name to display a list of available fields within that source. In the example, above the source selected is the System Fields table and the total due field was selected from that table.

FormatString

The FormatString allows you to define the output format applied to the data. When formatting the information the following options are available:

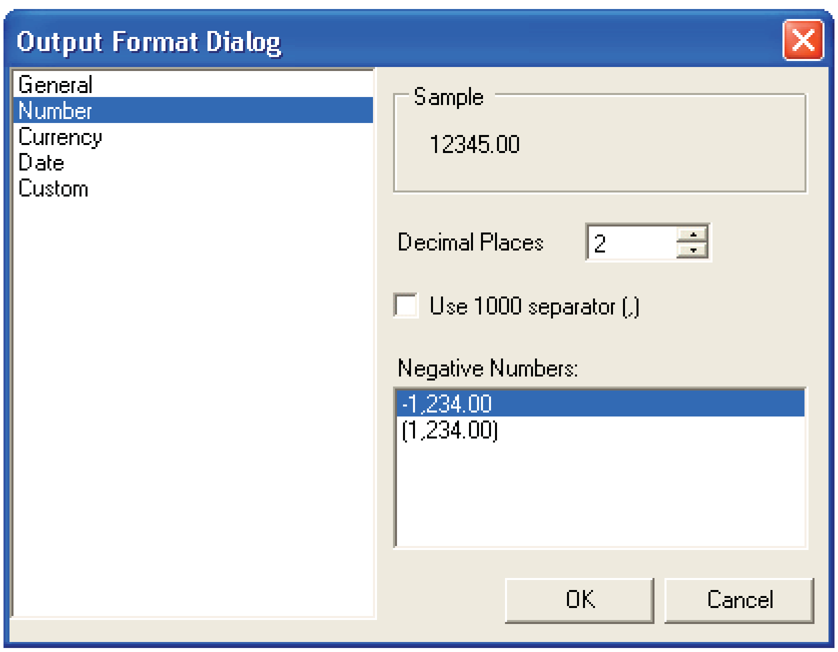
General

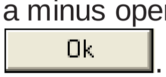
This output format will pass the value as it is when placed within the expression. No formatting will be done.



Number

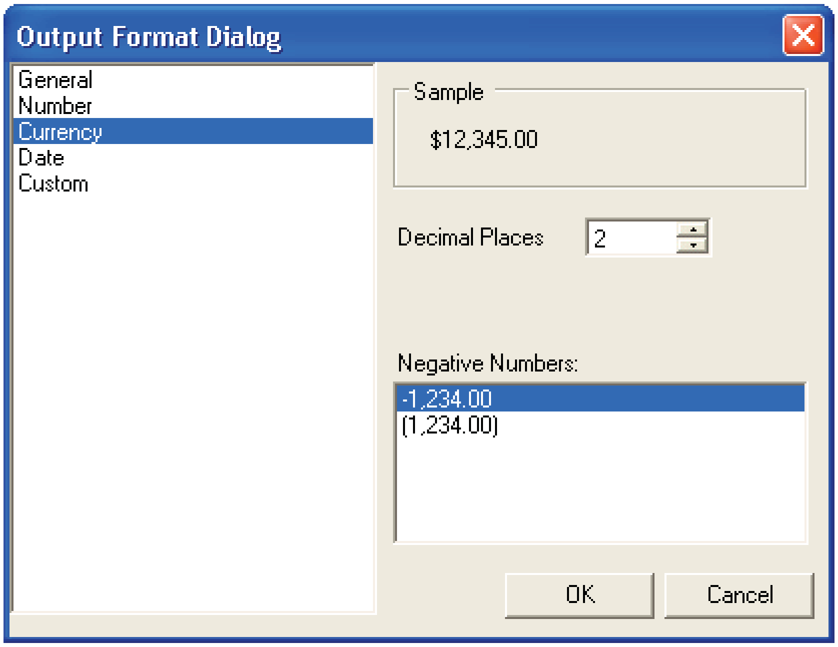
This output will format the value within the field to a number format. When this format is selected the following options will be displayed:



Using the  arrows, select the desired decimal places. Next, define whether you wish to use the 1000 separator. If used, the format will appear as 1,000 with the coma being the separator. The negative numbers option will allow you to display a negative number using a minus operator, or parenthesis. Once the desired format has been defined select 
.

Currency

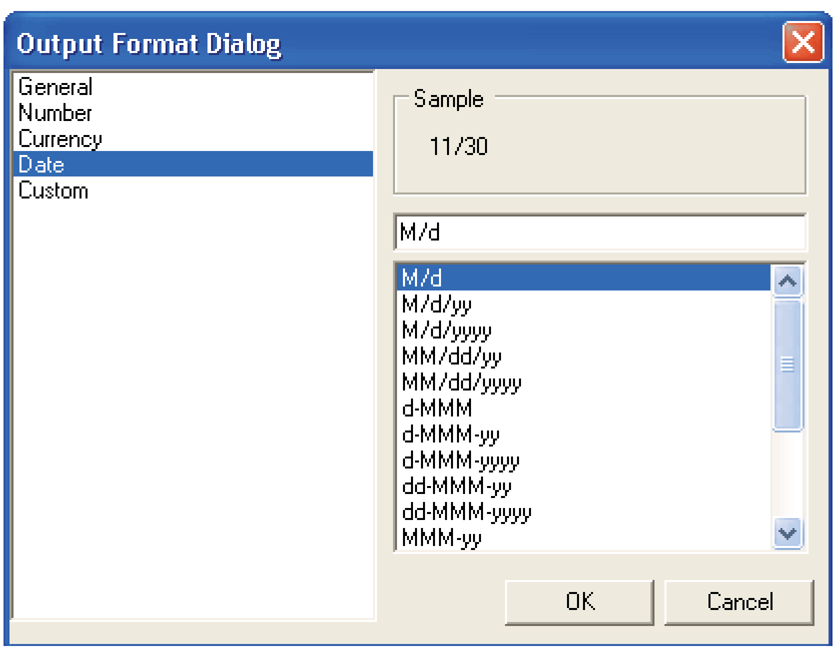
This output will format the value within the field to a currency format. When this format is selected the following options will be displayed:



As with the number format, define the location of the decimal and the format of the negative numbers. Once the desired format has been defined select Ok.

Date

This option will format the data in the assignment to a date format. When this format is selected the following options will be displayed:

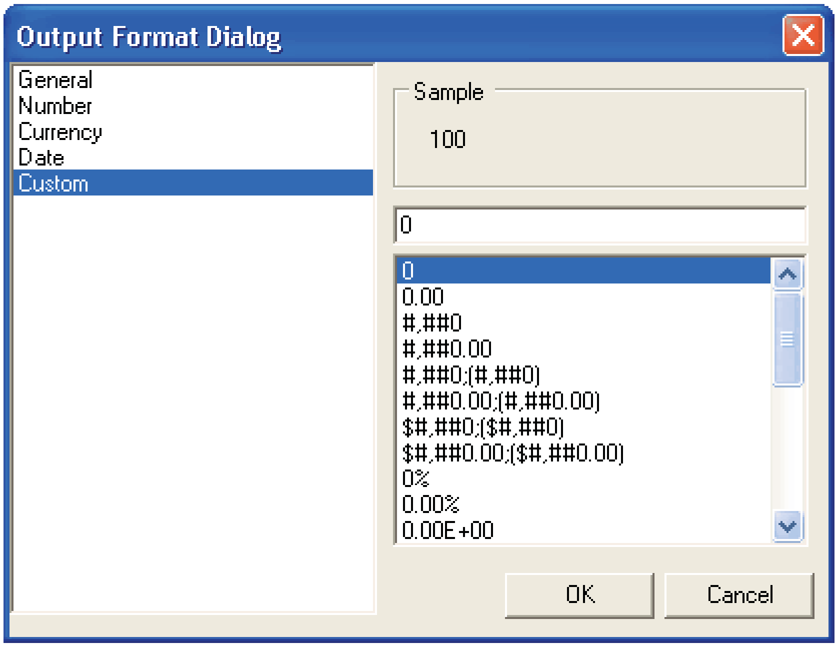


Select the desired date format from the list provided. Once the desired format has been defined select 

.

Custom

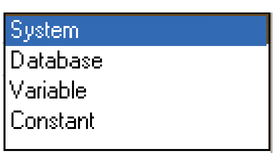
This option allows you to create a custom format for the data. When selected the following screen will be displayed:



Select a format from the list provided or use the freeform field to define the desired format. The following contains detailed information on Custom Field Formatting.

Source

The Source determines from where the list of FieldNames is populated.



SecureData

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

Define the variable in which the Format information will be stored.

4.2.1.4.1 Custom Field Formatting

Numbers

Basic number formatting specifiers:

Specifier	Type	Format	Output (Passed Double 1.42)	Output (Passed Int -12400)
c	Currency	c	$1.42	-$12,400
d	Decimal (Whole number)	d	System. FormatException	-12400
e	Scientific	e	1.420000e+000	-1.240000e+004
f	Fixed point	f	1.42	-12400.00
g	General	g	1.42	-12400
n	Number with commas for thousands	n	1.42	-12,400
r	Round trippable	r	1.42	System. FormatException
x	Hexadecimal	x4	System. FormatException	cf90

Custom number formatting:

Specifier	Type	Example	Output (Passed Double 1500.42)	Note
0	Zero placeholder	00.0000	1500.4200	Pads with zeroes.
#	Digit placeholder	(#).##	(1500).42	

.	Decimal point	0:0.0	1500.4	
,	Thousand separator	0:0,0	1,500	Must be between two zeroes.
,.	Number scaling	0:0,.	2	Comma adjacent to Period scales by 1000.
%	Percent	0:0%	150042%	Multiplies by 100, adds % sign.
e	Exponent placeholder	00e+0	15e+2	Many exponent formats available.
;	Group separator	see below		

The group separator is especially useful for formatting currency values which require that negative values be enclosed in parentheses. This currency formatting example at the bottom of this document makes it obvious:

Dates

Note that date formatting is especially dependant on the system's regional settings; the example strings here are from my local locale.

Specifier	Type	Example (Passed System. DateTime.Now)
d	Short date	10/12/2002
D	Long date	December 10, 2002
t	Short time	10:11 PM
T	Long time	10:11:29 PM
f	Full date & time	December 10, 2002 10:11 PM
F	Full date & time (long)	December 10, 2002 10:11:29 PM
g	Default date & time	10/12/2002 10:11 PM
G	Default date & time (long)	10/12/2002 10:11:29 PM
M	Month day pattern	December 10

r	RFC1123 date string	Tue, 10 Dec 2002 22:11:29 GMT
s	Sortable date string	2002-12-10T22:11:29
u	Universal sortable, local time	2002-12-10 22:13:50Z
U	Universal sortable, GMT	December 11, 2002 3:13:50 AM
Y	Year month pattern	December, 2002

The 'U' specifier seems broken; that string certainly isn't sortable.

Custom date formatting:

Specifier	Type	Example	Example Output
dd	Day	dd	10
ddd	Day name	ddd	Tue
dddd	Full day name	dddd	Tuesday
f, ff, ...	Second fractions	fff	932
gg, ...	Era	gg	A.D.
hh	2 digit hour	hh	10
HH	2 digit hour, 24hr format	HH	22
mm	Minute 00-59	mm	38
MM	Month 01-12	MM	12
MMM	Month abbreviation	MMM	Dec
MMMM	Full month name	MMMM	December
ss	Seconds 00-59	ss	46
tt	AM or PM	tt	PM
yy	Year, 2 digits	yy	02
yyyy	Year	yyyy	2002
zz	Timezone offset, 2 digits	zz	-05

zzz	Full timezone offset	zzz	-05:00
:	Separator	hh:mm:ss	10:43:20
/	Separator	dd/MM/ yyyy	10/12/2002

Enumerations

Specifier	Type
g	Default (Flag names if available, otherwise decimal)
f	Flags always
d	Integer always
x	Eight digit hex.

Some Useful Examples

```
$#,##0.00;($#,##0.00);Zero}
```

This will output "$1,240.00" if passed 1243.50. It will output the same format but in parentheses if the number is negative, and will output the string "Zero" if the number is zero.

```
(###) ###-####} passed 18005551212
```

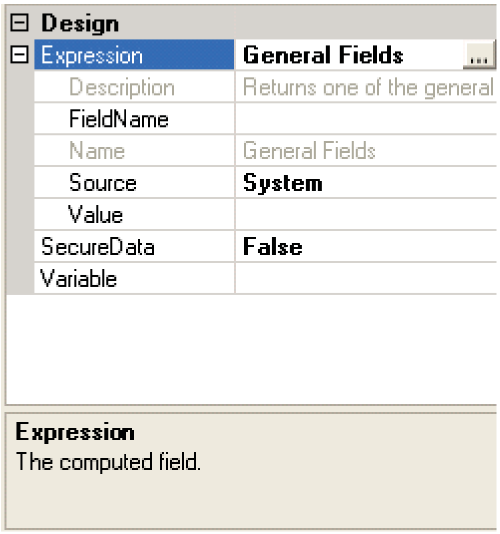
This will output "(800) 555-1212".

4.2.1.5 General Fields

This expression will allow you to retrieve a field value from the database and store it in a variable for use throughout the dialog. If a field used in a dialog is not a “System Field” the dialog must query the database every time the field is accessed. By retrieving the information in the field and placing it in a variable, the system can access the variable whenever the data is needed. This is much quicker that multiple queries of the database to retrieve the same information within a single dialogue.

Select 

to add a new assignment. In the expression field select User Input. Click the ⊞ to expand the expression properties.

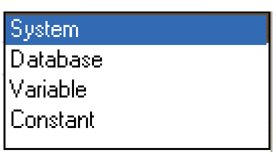


FieldName

The FieldName option will allow you to select the field containing the information you wish to place in the variable. However, before the field can be selected the Source, or table containing the field must be defined.

Source

The Source determines from where the list of FieldNames is populated. Select the source field with the mouse and click the arrow. As in previous options you may select System Fields, Data Base fields, a Variable or a Constant.



Value

If a source of Constant is selected, then the Value field must be defined. This will place the information entered in the field in the variable exactly as it appears, making it available for repeated use throughout the dialog.

SecureData

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

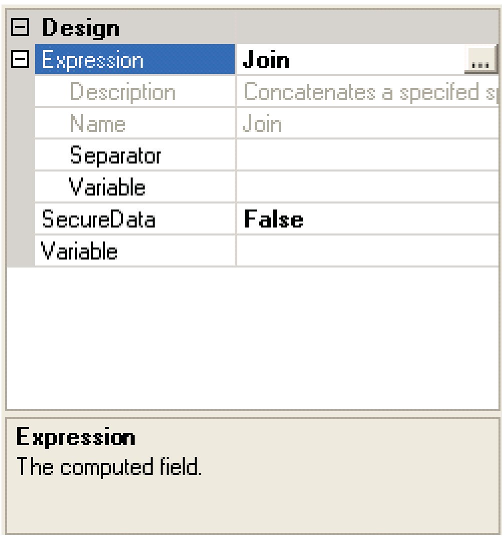
DAKCS00103

Variable

Then, using the variable field, select the variable that will store the field data once it is retrieved.

4.2.1.6 Join

The Join expression is used in conjunction with the Split expression to break a part character strings and join them together with custom separators in order to convey the information in a desired format.



Separator

Enter the desired characters, which will be placed between the joined information.

Variable

The first Variable in the Join expression is the variable from where VIC will pull the information to Join. Generally, this Variable is created or updated during a Split expression.

SecureData

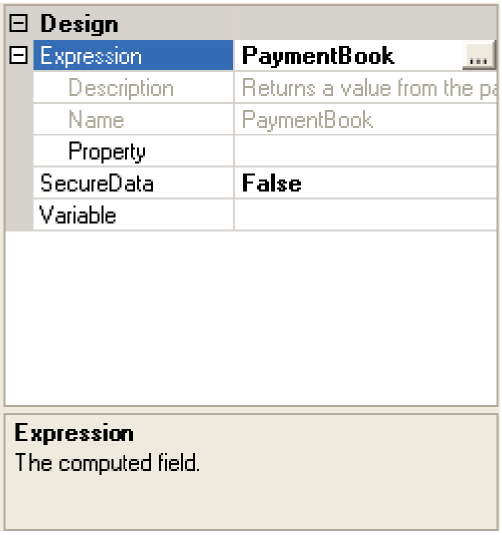
Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

Define in which variable the Join information will be stored.

4.2.1.7 PaymentBook

This expression allows you to retrieve and store payment information created by the “Setup Pay Over Time” or “Setup Pay in Full” nodes. To use this expression you must first define a user input expression to prompt the debtor to enter information such as the payment amount, number of payments, etc. Once the data is entered by the debtor, use the nodes mentioned above to calculate the payment information. Then, using this expression pull the payment book information into a variable for use throughout the dialog.



Property

Allows you to select the payment book property that will be placed in the variable. To define the field properties, select the filed with the mouse and click the arrow. A list of available fields will be displayed. Select the desired field.

SecureData

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

Define the variable when the PaymentBook information will be stored.

4.2.1.8 Split

The Split expressions is used in conjunction with the Join expression to separate data strings and reform them in order to convey information in a useful way.

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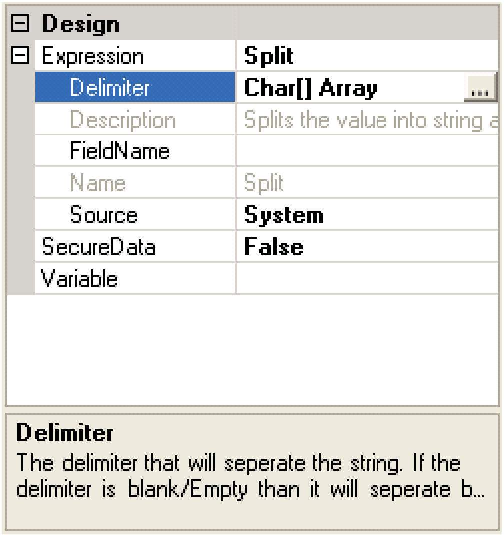
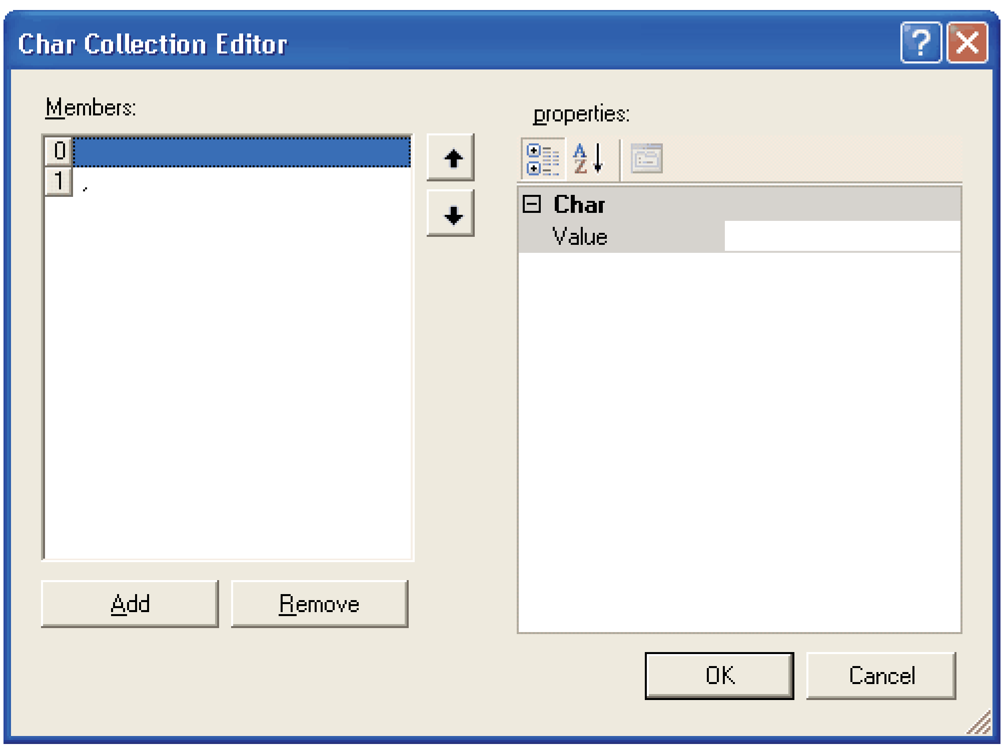



```
Example: when reading a debtor her first name when it contains a middle initial can
sometime be hard to understand as the dialer will try to add the initial in the
pronunciation of the name. With Split and Join expressions, the dialer can split up the
characters in a name by the space between the characters and then add a comma between them,
which the text-to-speech will treat as a pause, giving distinction between the first name
and the middle initial.
```

Delimiter

The delimiter defines the character or characters the Dialog uses to split up the string of information. When selected, the Char Collection Editor opens.



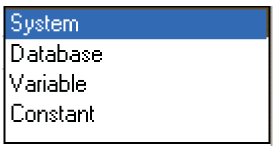
Click Add to create a member, with will start at 0. When a member is highlighted, the character value can be changed to any desired character. The characters entered as members will be the splitting points the expression uses. In this example, 0 is set to a space and 1 is set to a ",".

FieldName

The name of the field from where the information will be collected. Select the desired Source of the list of FieldNames before selecting the FieldName.

Source

The Source determines from where the list of FieldNames is populated.



SecureData

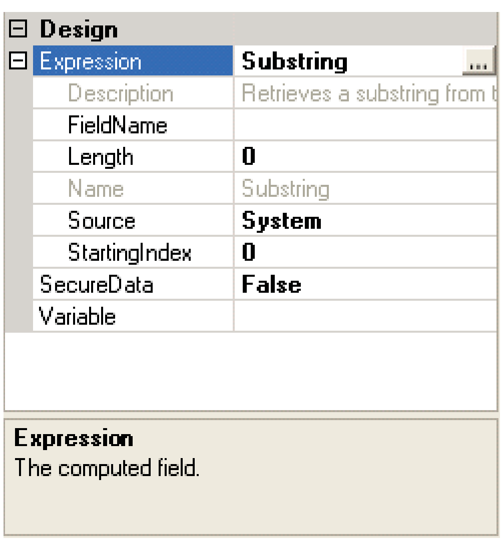
Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

Define the variable in which the Split information will be stored.

4.2.1.9 Substring

This option allows you to search for a Substring within the data contained within a field.



This may be used, as in the example above, to perform functions such as locate phone numbers starting with particular digits (732), containing particular numbers, or ending in a particular way.

FileName

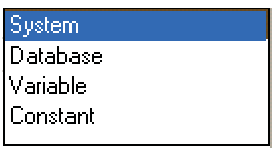
The FieldName allows you to define the field containing the location of the desired information. When making your selection the Source option must first be defined. This will ensure the proper list of field names will be displayed when making your selection.

Length

The Length option allows you to define the number of characters from the field information that will be placed in the Variable. In the example above the defined length is 3. Therefore, the first 3 digits of the phone number will be placed in the variable.

Source

The Source determines from where the list of FieldNames is populated.



StartingIndex

Once the length is defined you must select the StartingIndex. This instructs the expression where to begin searching the characters within the field and the first character is always “0”. In the phone number example above setting the starting index to “0” will pull the first 3 digits, while setting the starting index to “7” would place the last 3 digits in the variable.

SecureData

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

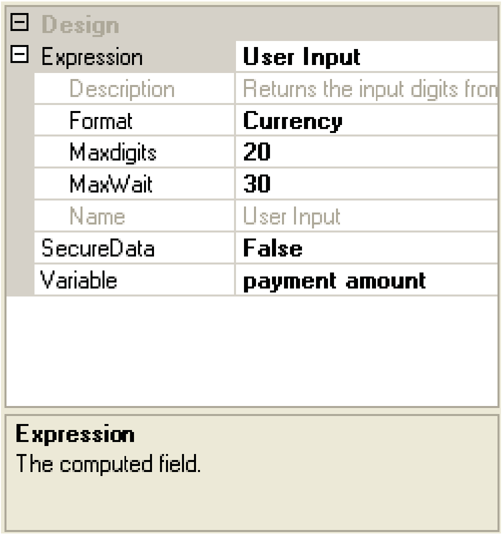
Variable

Select the Variable in which to store the substring information.

4.2.1.10 User Input

Select 

to add a new assignment. In the expression field select User Input. Click the to expand the expression properties.



Format

The Format option will allow you to format the data in the variable if needed. When this option is selected you format this information as a short date string or numeric format (mm/dd/yy), long date string or text format (May 24, 2006), or currency. If the value in the expression is not one of these formats then select the “none” option to leave the data as it was when entered by the user.

Available Formats

The following are examples of the available formats:

Format	User Input	Formatted Data
ShortDateString	061206	06/12/06
LongDateString	061206	June 12th, 2006
Currency	12506	125.06

When using the expression in conjunction with the Credit Card Fee you must format the information using the currency option.

Maxdigits

The Maxdigits allows you to define the maximum number of digits that may be entered by the debtor. Enter the maximum number of digits allowable for the debtor to enter a payment amount.

MaxWait

Next, enter the MaxWait, or maximum time the dialer will wait between digits for the debtor to input the requested information.

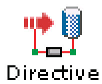
SecureDate

Define whether you wish to secure the information entered by the debtor by defining the SecureData field. False will display information on the watch window. True displays asterisk instead of the actual value.

Variable

You must now create the variables needed for the Variable field. This may be done using the variable section of the dialog options located in the View pull down menu. See the “Dialog Options” section of this manual for detailed information on creating variables. Next, select the Variable that will store the payment amount value entered by the debtor. In the example above the “payment amount” variable is used to store this information.

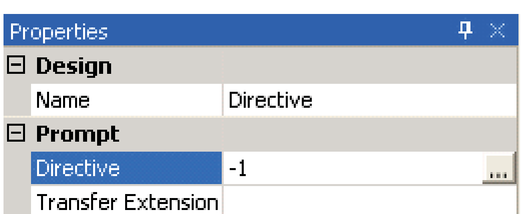
4.3. Directive



Description

The Custom Directive node is a tracking mechanism, which stamps the VIC History with a note that the dialog passed through the node during a call. Any number of directives nodes can be placed in a dialog and can point to a common directive or each can point to a unique Directive. Each Directives has a unique ID, name, and abbreviation, which is recorded into the VIC History. This allows any part of a dialog to be reported, tracked, and counted. This new Directive acts like any other directive in your system, which allows you to add actions to the directive, such as transferring the call to a collector or sending a letter.

```
Example: We want to track how many times debtors select the Pay with Credit Cards
transaction in a VIC dialog. The Directive Node is added to the Dialog design between the
Corresponding menu option and the Process Credit Card node. Each time a debtor presses 2 at
that point in the Dialog, VIC stamps VIC History with the Directive name and ID. In
addition, if we want to see how many time a debtor completes a credit card payment, we can
insert another Directive after a successful credit card payment.
```



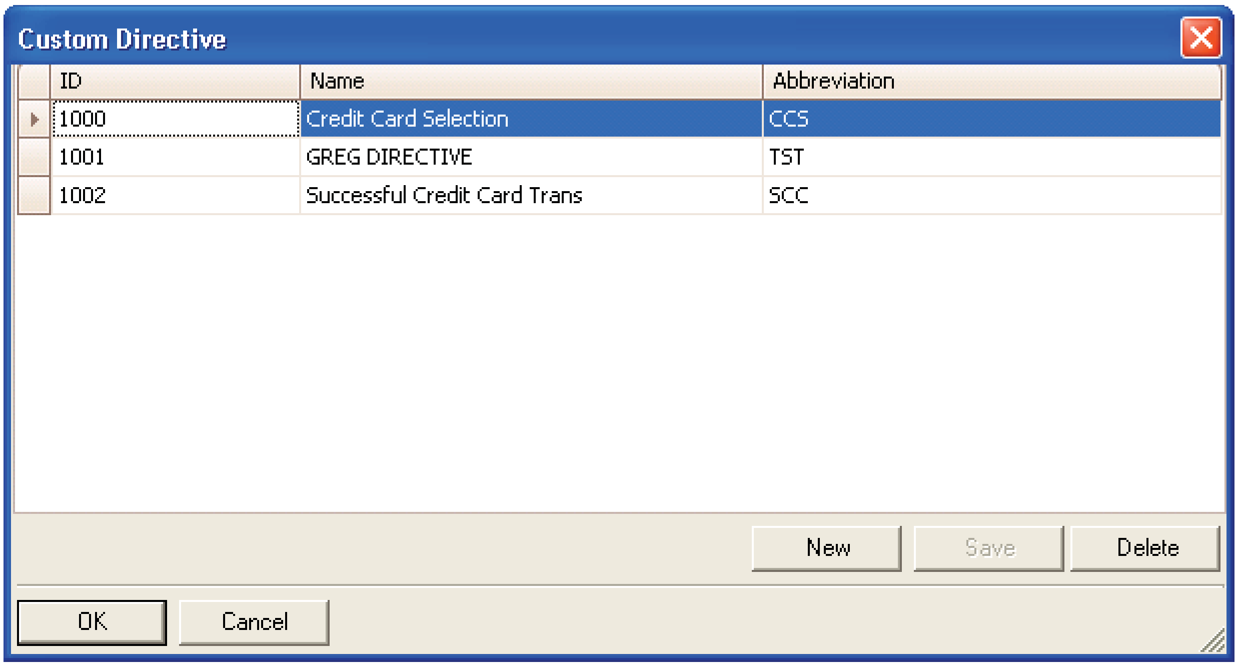
Name

Enter the name of the Node as it appears in the dialog. A dialog may have several Directive nodes, so naming them may help. The name of the node could correspond to the name of the

Directive.

Directive

Enter the Directive you want to use for the node. Select the Browse (...) button to open the Custom Directive window. Select an existing Directive or add a new Directive. The ID for new Directives is automatically assigned, and each Directive requires a unique name and abbreviation.



Transfer Extension

If the Directive is set to transfer (or POP) the call to a collector, VIC will use this extension.

4.4. Disconnect Call

Description

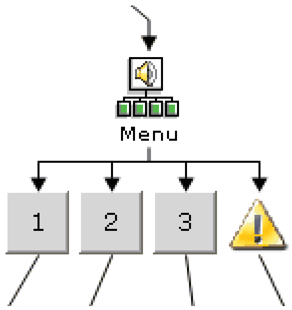
Disconnects the call.

Disconnect Call Properties

Name

Rename Disconnect Call if desired.

4.5. Menu



Description

Use a menu in the dialog when you want to present the debtor choices from a list, with each option set to a number the debtor can press leading to a different path in the dialog.

Design	
Name	Menu
Misc	
Digit Spacing	5
Prompt	
Menu Digits	
TimeOut	2

Name

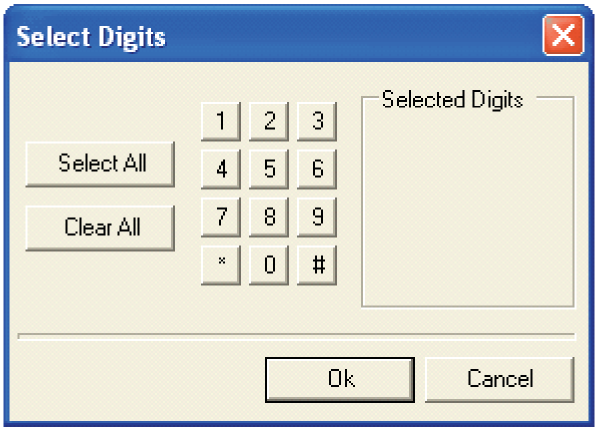
Name the menu for identification within the dialog.

Digit Spacing

Controls the number of pixels between the digits in the menu. Use to keep a clean, uniform look when creating a menu.

Menu Digits

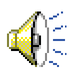
Defines the digits used in the branching of the menu. To define, select the field with the mouse and click the browse ... button and select the desired digits from the digit pad. Use Select All to use all available telephone keys or Clear All to remove any previous selections.



Time Out

Defines the number of seconds the dialog waits for a response from the debtor before timing out.

4.6. Language Converter



Language Converter

The language converter allows you to instruct the dialogue to play a voice file, contained within a particular language directory, based on the debtors input. Currently the dialer contains an English, Spanish, and German option. To use these language options you must have an individual record a voice file for you in the desired language. If you do not have someone who can do this, you may play a string in the desired language. This option will "spell" the text to the debtor.

Design	
Name	Language Converter
Language Converter	
Language	English

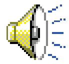
Name

Names the step within the dialog.

Language

Select the Language field and click the arrow. The list of languages will be displayed. Select the desired language using the mouse. When using the Language Converter to "spell" text within the dialog, place the converter at the desired location. Next define a Play Phrase containing the text to be spoken. Everything from the point of the Language Converter will use the selected language. The Language Converter cannot be used with the text to speech option.

4.7. Play Dialog



Play Dialog

Description

The Play Dialog step allows you to create sub-dialogs, which perform particular tasks with the parent dialog. This allows you to create sub-dialogs to perform particular tasks that may need to be done regularly. These may then be placed in the parent dialog. This saves time by eliminating the need to recreate existing steps in new dialogs.

Design	
Name	Play Dialog
Dialog	
Dialog File	
DialogResultVariable	

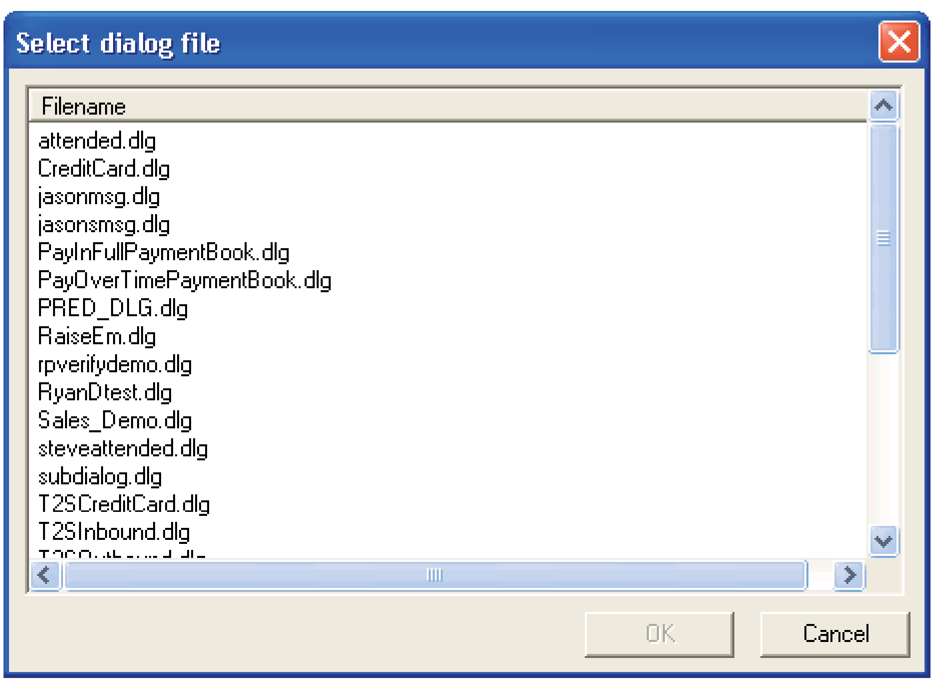
Play Dialog Properties

Name

Names the sub-dialog for identification within the parent dialog.

Dialog File

Selects the sub-dialog for use in the parent dialog. Select the field with the mouse and click the browse ... button. A list of available dialogs located on the dialer server will be displayed:



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Using the mouse, select the dialog and click Ok.

Dialog Result Variable

Use to store the results of a sub-dialog for use in the decision making process of the parent dialog. Select the field and click the arrow to display a list of available variables. To use this option, first create a variable using the variable section of the Dialog Options in the View drop down menu.

4.8. Play File

This shape allows you to play a particular voice file within the dialog. When selected the following properties will be displayed:

Design	
Clear Digits	True
Name	Play File
Termination Digits	1,2,3,4,5,6,7,8,9,*,0,#
Prompt	
Voice File	

Clear Digits

Clears the digit buffer on the current step before the Play Phrase is executed. This option is used in conjunction with the Termination Digits to allow the debtor to “type ahead” when listening to a dialog.

```
Example: If step 1 of the dialog played a lengthy message to the debtor, and you
instructed them to press”2” at any time to proceed to step 2, the following definitions
would be required. First you must clear the digit buffer before step one by clicking
the Clear Digits field, clicking the arrow and selecting the “True” setting. You
must then set the Termination Digits to “2”. This instructs the dialer to terminate
step 1 and proceed immediately to step 2. In step 2 you must set the clear digits
option to “False” so that the dialer can identify that the debtor pressed the
terminating digit to skip the previous step.
```

Name

Names the step within the dialog.

Voice File

Identifies the file played using this step. Select the field and click the browse ... button. A list

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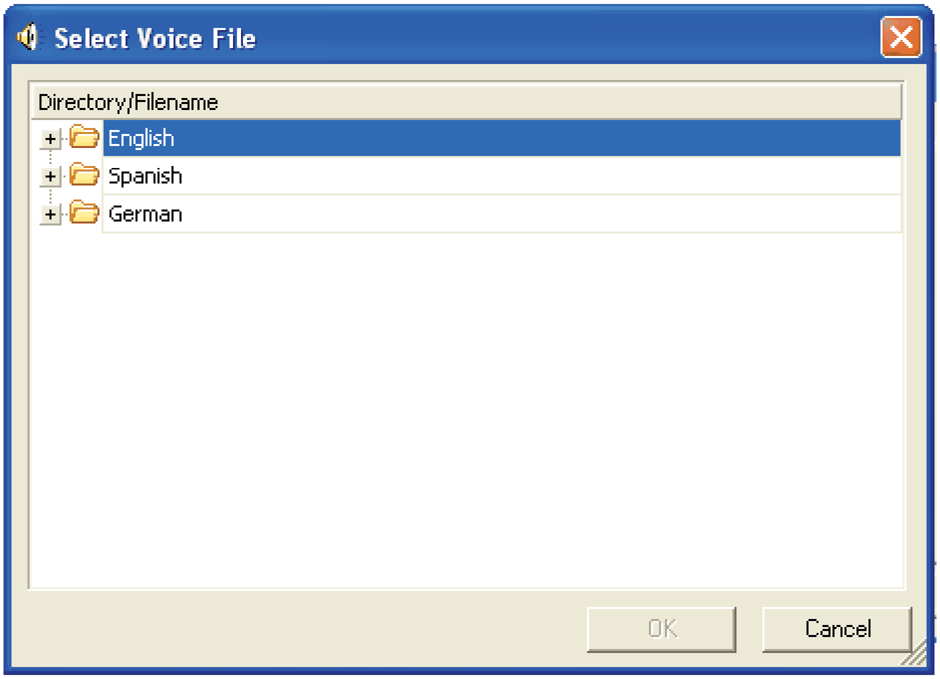
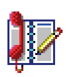
of available file directories will be displayed:



Click the + that corresponds with the directory containing the desired voice file. A detailed list of files within the director will be displayed. Using the mouse click the voice file you want played.

4.9. Play Phrase



Play Phrase

Plays a phrase, including a system or database field or a user defined value or variable. The also includes Text to Speech.

Design	
Clear Digits	True
Name	Play Phrase
Termination Digits	
Phrase	
Personality	
SecureData	False
Value	

Play Phrase Properties

Clear Digits

Clear Digits allows you to clear the digit buffer on the current step before the Play Phrase is executed. This option is used in conjunction with the Termination Digits to allow the debtor to “type ahead” when listening to a dialog.

```
Example: if step 1 played a lengthy message to the debtor and you instructed them to
press "2" at any time to proceed to step 2, the following definitions would be
required: First you must clear the digit buffer before step one by clicking the Clear
Digits field, clicking the ▼ arrow, and selecting the "True" setting. Then, set the
Termination Digits to "2". This instructs the dialer to terminate step 1 and proceed
immediately to step 2.
```

In step 2 you must set the clear digits option to “False” so that the dialer can identify that the debtor pressed the terminating digit to skip the previous step.

Name

Names the sub-dialog for identification within the parent dialog.

Termination Digits

Defines the digits a debtor may press to progress through the dialog.

Personality

Defines the voice personality the dialog will use to read the text-to-speech in this part of the dialog. Personality defines the voice that will be used for any “text to speech” vocabulary that is defined within the phrase. When set to default, the Dialog Detail will determine the personality file. We recommend that all Personality options in the Dialog Designer be set to Default and let the VIC Client define the personality. This prevents multiple dialogs and campaigns from trying to change the personality file at the same time which can cause conflicts.

SecureData

The Secure Data option allows you to “hide” any information that may be entered by the debtor at the request of the phrase. This becomes extremely important when using the dialogue to accept secure digits such as credit card numbers.

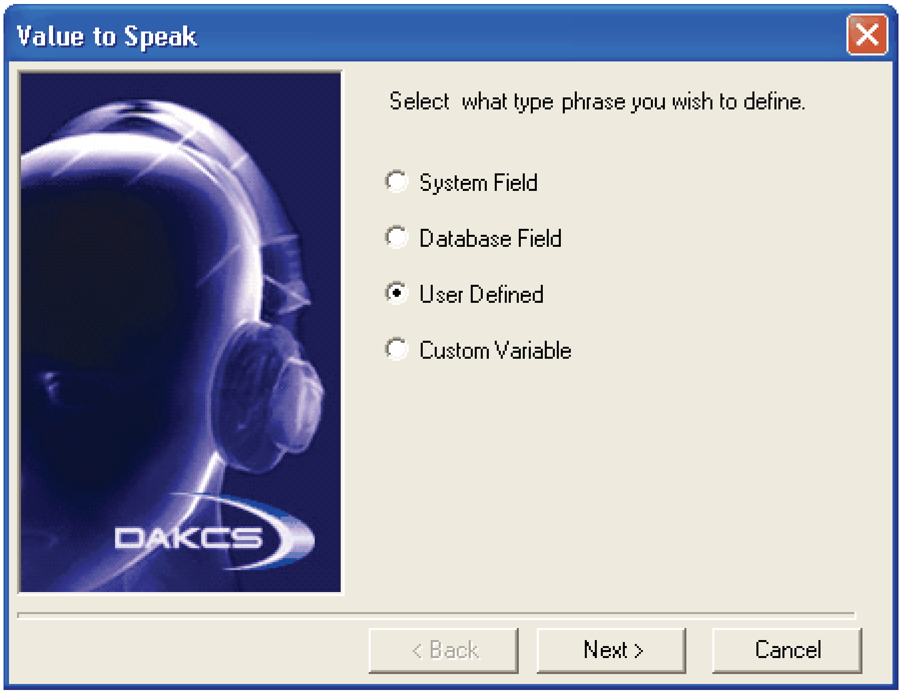
```
Example: If you request the debtor enter the last 4 digits of their social security
number and the secure data field is set to false, any information entered will be
displayed on the dialer watch window on the VIC III Machine. If the field is defined as
true the last 4 digits would appear as follows: XXXX.
```

Value 59

Defines what the dialog will play in this step of the call. See Value 59 for a breakdown of the options available.

4.9.1. Value

Value allows you to define what will be spoken by the dialer in the Play Phase step. Click the field and select the browse button, the following menu will be displayed:

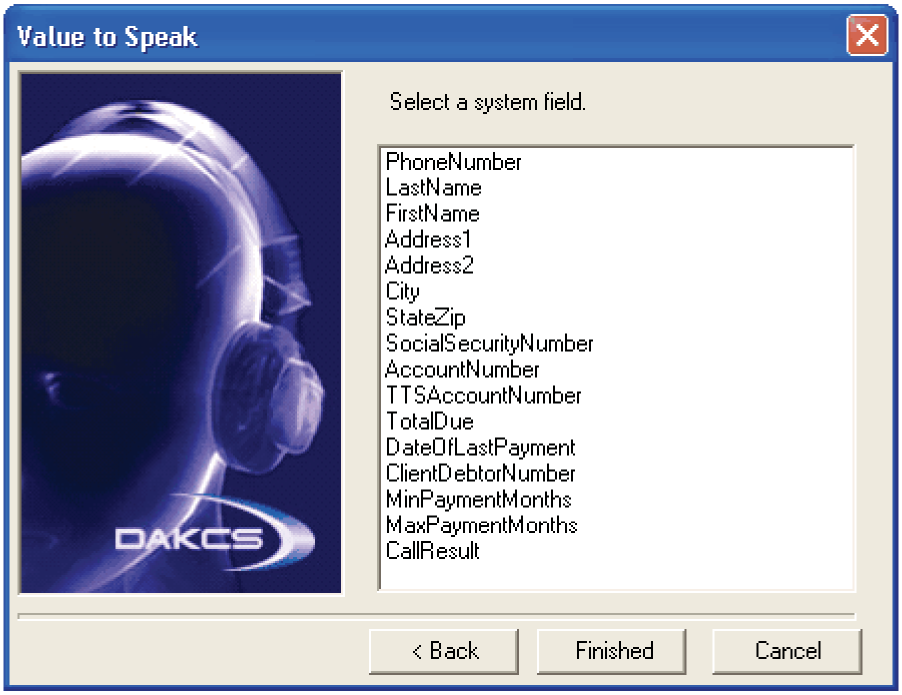


You may speak information from System Field 59, Database Field 60, User Defined 62 Information or Custom Variable 66.

4.9.1.1 System Field

Whether playing a field on its own or embedded in a text to speech phrase, a system field should always be used when possible. This is because the system field information is retrieved automatically by the dialer whenever an account is called. This means the dialer does not have to query the database to get this information increasing the speed of the dialogue performance.

When the system field is selected the following options will be displayed:



Select the desired field and click Finished. The dialog will now read the selected system field to the debtor during that Play Phrase step.

4.9.1.2 Database Field

The Database Fields option allows you to select any field within Beyond.Net or The Sting and play it to the debtor using the text to speech option. When using a database field, the dialer must query the database to receive this information. Therefore, there may be a slight pause in playing the information while it is retrieved by the dialer from the database.

Select Database Field

When this option is selected the Value to Speak menu will be displayed prompting you to select a field.

Select the database that contains the field you wish to speak. You may choose from fields located within the Debtor Master (COLLDEBT@), Account Information (COLLACCT@), Client master (COLLCLT@), Debtor Auxiliary Screen (AUXDEBTOR@), and the VIC Dialer Auxiliary Screen (VICDIALER@). Select the ⊞ located beside the desired database to view the database fields. Select the desired field with the mouse and click Next >.

Select Way Value is Spoken

You will then be prompted to determine the way the information will be played to the debtor.


```
Example: If the selected field was principle balance, you would select Money. When a
text field is selected, this option will default to “String.” This will spell the text
contained within the field. If you wish the dialer to speak the text within the field
you must select the “Text to Speech.”
```

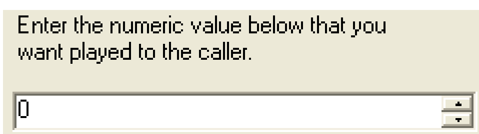
Once the way the value will be played has been determined select Finished. See User Defined 62 for an explanation of each option.

4.9.1.3 User Defined

This option allows you to define the information the dialer will speak. As with the database fields, you may program the dialer to speak dates and numbers, speak a string, or utilize text to speech. Selecting this option brings value selection prompt in the Value to Speak screen.

Money

Instructs the dialer that the value entered is a dollar amount. When select the following prompt will be displayed:



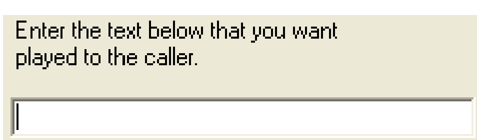
Enter the desired dollar amount to play to the debtor.

Integer

Plays a whole number containing no digits. When this option is selected you will be asked to define the numeric value to play.

String

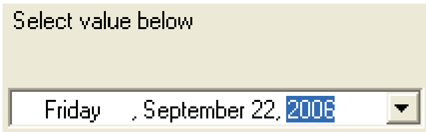
Spells the information entered and spell it to the debtor. Once the option is selected the following prompt will be displayed:



Enter the desired text that you want played to the debtor.

Date

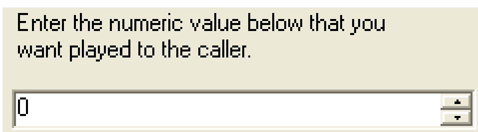
Speaks the information entered in a date format. When selected the following prompt will be displayed:



Select the arrow and the calendar option will be displayed. Select the date for the dialer to speak.

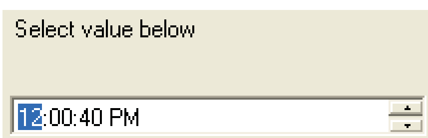
Ordinal

Speaks a number that denotes a position, meaning that a value of 1 will be spoken as "first" and a value of 2 will be spoken as "second." Enter the numeric value of the ordinal number:



Time

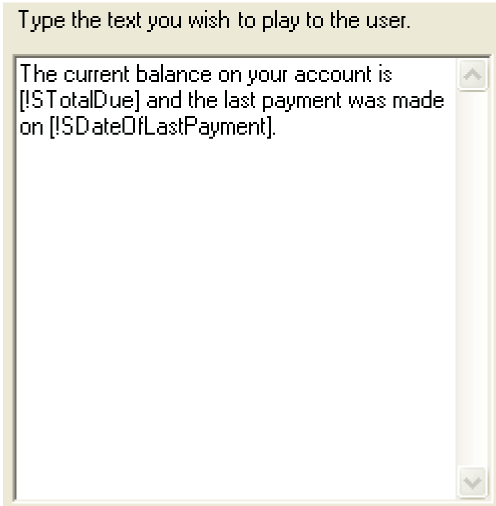
Speaks the information entered in hours and minutes. When selected the following option will be displayed:



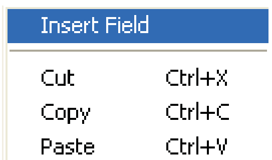
Enter the time you wish the dialer to play to the debtor.

Text to Speech

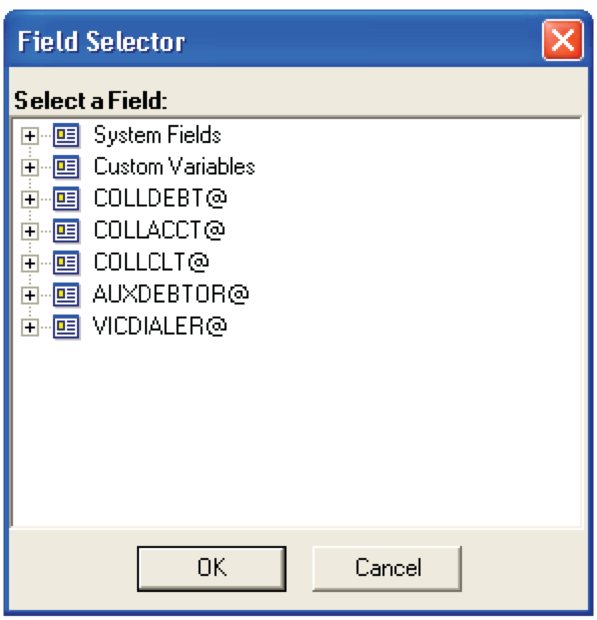
Speaks the freeform text entered. When selected, you will be prompted to enter the desired text. Along with the freeform text, you may insert fields located in the System or Database fields or custom variables within the text:



Begin by typing the text you wish to play to the debtor. When you reach the point in the text where you wish to insert a field or variable, right click the cursor with the mouse, which pops up the following menu:



Select the “Insert Field” option, which brings up the Field Selector:



Select the ⊞ located next to the desired database to view the database fields. Select the desired field and click Ok.

```
Example: In the text above, the fields “Total Due” and “Date of Last Payment” from the System fields are inserted within the step message.
```

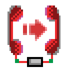
4.9.1.4 Custom Variable

This option will speak a variable pre-defined within the dialog. See Assign Variable 30 for more information.

Select the desired Variable and select Next >.

Select the way the value will be played. See User Defined 62 for definitions of each option.

4.10. Transfer


Transfer

When the transfer option is selected the following properties will be displayed:

Design	
Name	Transfer
Transfer	
Extension	
TransferType	Auto
WhisperAccountNur	True

Name:

Allows you to assign the transfer step a name within the dialog.

Extension

Enter a particular phone extension you wish the dialog to use when transferring the call.

Transfer Type

Auto indicates the call will be sent to a random extension in the queue/campaign backup extension table, regardless of the value in the extension field; Extension indicates the call will be sent to the extension value defined in the extension field:

Transfer	
Extension	**220**
TransferType	**Extension**

In this example, all calls transferred using this step will be sent to extension 220.

WhisperAccountNumber

When transferring the call, if True is selected, VIC whispers the Account Number to the agent. This will repeat 3 times to the agent or he or she can hit any number on the phone to have the call transferred.

4.11. Record File


Record File

The record file option allows you to record information from a debtor and store it on their account within Beyond.Net.

Design	
Clear Digits	True
Name	Record File
Termination Digits	
Record	
CopyToDebtorVault	False
MaxRecordTime	**10**
MaxSilenceTime	3
Prefix	

Clear Digits

Clears the digit buffer preceding the step.

Name

Names the step within the dialog.

Termination Digits

Prompts the debtor to press a particular digit once they have finished their recording.

```
Example: “Please speak your name and last four digits of your social security number.
Once you are finished press the “#” key to proceed.” Once the debtor presses the
termination digit the dialog will proceed to the next step.
```

CopyToDebtorVault

If your office is utilizing the Beyond.Net collection product, you may place the recorded information in the debtor vault attached to the master.

MaxRecordTime

Defines the maximum time allowable for the debtor to record the information.

MaxSilenceTime

Defines the maximum allowable seconds of silence permitted in the recording.

Prefix

Defines the prefix in the file name. When the recording is made the file name will be given to the recording consisting of the following format: Prefix+Master[8]+ Date+Hours. This prefix length is unlimited and may be either alpha or numeric characters. This may be used to identify a recordings content without having to listen to the recording itself.

```
Example: If the recording prompted the debtor to record their current address and
phone, the prefix could be defined as “currentinfo”.
```

4.12. Validate Value

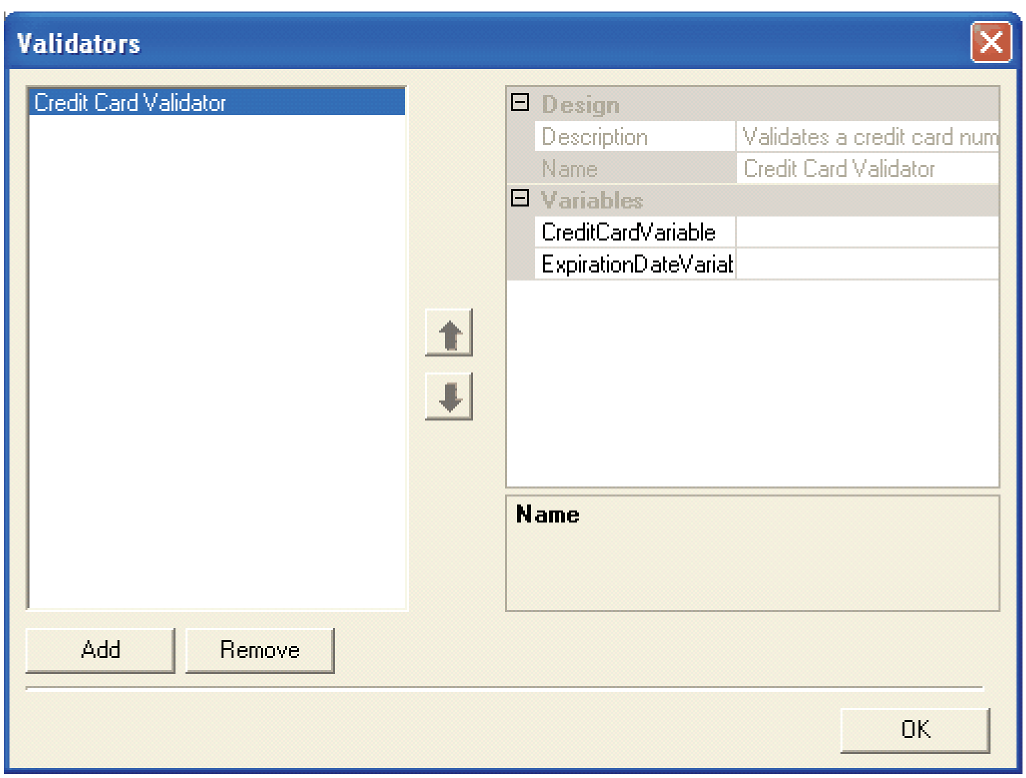
This option allows you to validate credit card information as well as information entered by a debtor. This is done by comparing the debtor entered information to information currently contained on the account. When selected the following properties will be displayed:

Name

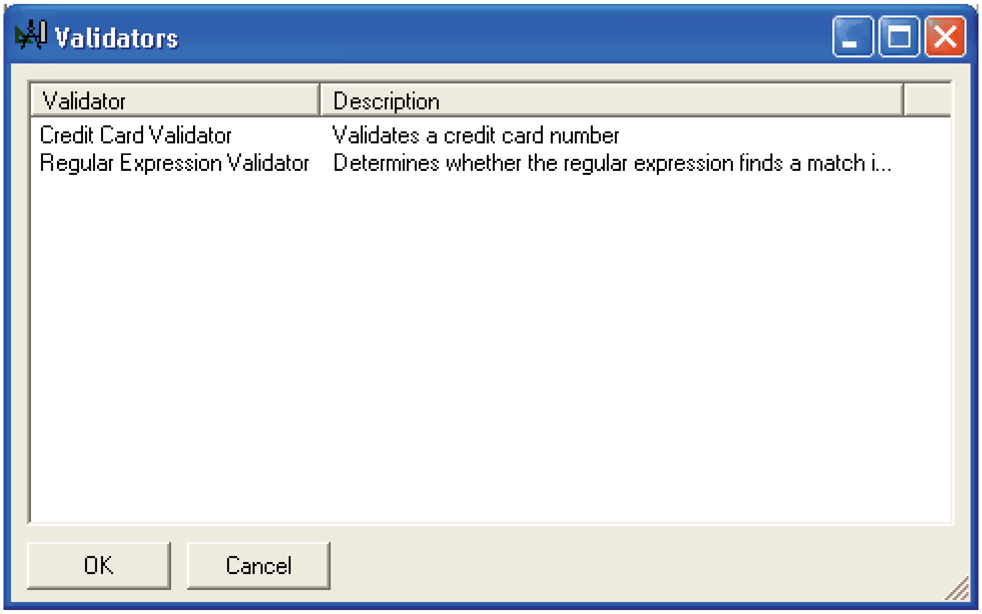
Define the name of the step within the dialog.

Validators

Selects the fields you want to validate the data against. Select the Validators field with the mouse and click the browse ... button. The following screen will be displayed:



Select the Add button to add a new validator. The following options are available:

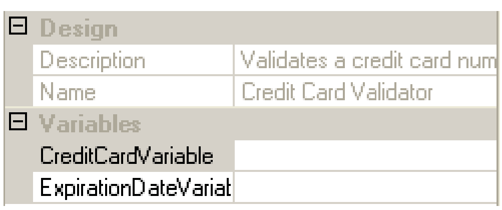


Credit Card Validator

This option allows you to validate a credit card number entered by the debtor to ensure it is a valid credit card number.

```
Example: If a Visa credit card number was entered this option will ensure that the
number begins with a “4” and contains 16 digits.
```

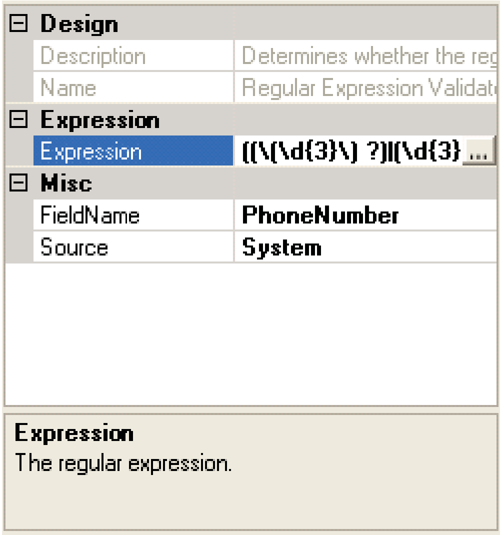
When selected the following properties must be defined:



You must then select the variables that will contain the information used to validate the credit card. Click the CreditCardVariable field and select the variable containing the credit card number entered by the debtor. Next, select the ExpirationDateVariable that contains the expiration date entered by the debtor.

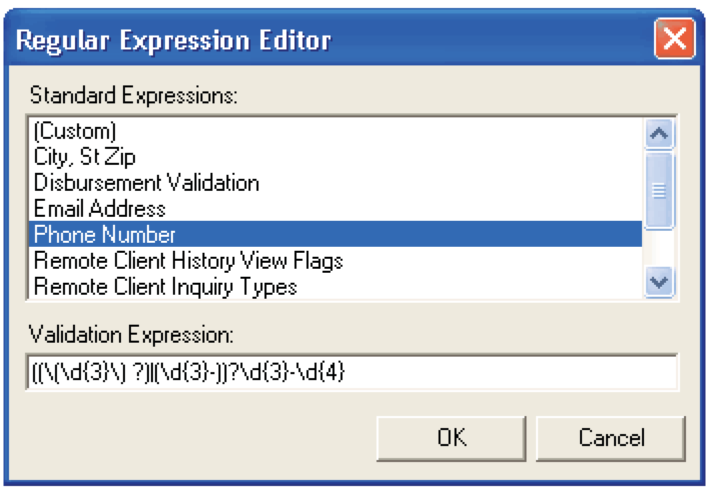
Regular Expression Validator

This option allows you to validate information within the system or create a custom validation expression. When this option is selected the following properties will be displayed:



Expression

Select the Add button to create a new expression validator. Using the Expression field, select the browse ... button to display the Regular Expression Editor. The expression editor will display a list of standard expressions, as well as the corresponding validation expression. You may edit the expression if needed or click the Custom option to create an expression.



See Regular Expression Syntax 72 for reference in creating a regular expression.

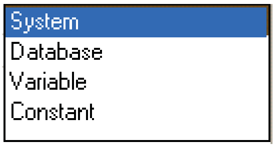
FieldName

The name of the field from where the information will be collected. Select the desired Source of the list of FieldNames before selecting the FieldName.

```
Example: If we wanted to read the debtor his name, but spelled out instead of spoken,
the FieldName would be LastName.
```

Source

The Source determines from where the list of FieldNames is populated.



4.12.1.Regular Expression Syntax

A regular expression is a pattern of text that consists of ordinary characters (for example, letters a through z) and special characters, known as metacharacters. The pattern describes one or more strings to match when searching a body of text. The regular expression serves as a template for matching a character pattern to the string being searched.

The following table contains the complete list of metacharacters and their behavior in the context of regular expressions:

Character	Description
\	Marks the next character as a special character, a literal, a backreference, or an octal escape. For example, 'n' matches the character "n". '\n' matches a newline character. The sequence '\\' matches "\" and "\(" matches "(".
^	Matches the position at the beginning of the input string. If the RegExp object's Multiline property is set, ^ also matches the position following '\n' or '\r'.
$	Matches the position at the end of the input string. If the RegExp object's Multiline property is set, $ also matches the position preceding '\n' or '\r'.
*	Matches the preceding character or subexpression zero or more times. For example, zo* matches "z" and "zoo". * is equivalent to {0,}.
+	Matches the preceding character or subexpression one or more times. For example, 'zo+' matches "zo" and "zoo", but not "z". + is equivalent to {1,}.
?	Matches the preceding character or subexpression zero or one time. For example, "do(es)?" matches the "do" in "do" or "does". ? is equivalent to {0,1}
{n}	n is a nonnegative integer. Matches exactly n times. For example, 'o{2}' does not match the 'o' in "Bob," but matches the two o's in "food".
{n,}	n is a nonnegative integer. Matches at least n times. For example, 'o{2,}' does not match the "o" in "Bob" and matches all the o's in "foooood". 'o{1,}' is equivalent to 'o+'. 'o{0,}' is equivalent to 'o*'.
{n,m}	m and n are nonnegative integers, where n <= m. Matches at least n and at most m times. For example, "o{1,3}" matches the first three o's in "fooooood". 'o{0,1}' is equivalent to 'o?'. Note that you cannot put a space between the comma and the numbers.
?	When this character immediately follows any of the other quantifiers (*, +, ?, {n}, {n,},

<table>
<tr><td></td><td>{n,m}), the matching pattern is non-greedy. A non-greedy pattern matches as little of the searched string as possible, whereas the default greedy pattern matches as much of the searched string as possible. For example, in the string "oooo", 'o+?' matches a single "o", while 'o+' matches all 'o's.</td></tr>
<tr><td>.</td><td>Matches any single character except "\n". To match any character including the '\n', use a pattern such as '[\s\S]'.</td></tr>
<tr><td>(pattern)</td><td>Matches pattern and captures the match. The captured match can be retrieved from the resulting Matches collection, using the SubMatches collection in VBScript or the $0…$9 properties in JScript. To match parentheses characters ( ), use '\(' or '\)'.</td></tr>
<tr><td>(?:pattern)</td><td>Matches pattern but does not capture the match, that is, it is a non-capturing match that is not stored for possible later use. This is useful for combining parts of a pattern with the "or" character (|). For example, 'industr(?:y|ies) is a more economical expression than 'industry|industries'.</td></tr>
<tr><td>(?=pattern)</td><td>Positive lookahead matches the search string at any point where a string matching pattern begins. This is a non-capturing match, that is, the match is not captured for possible later use. For example 'Windows (?=95|98|NT|2000)' matches "Windows" in "Windows 2000" but not "Windows" in "Windows 3.1". Lookaheads do not consume characters, that is, after a match occurs, the search for the next match begins immediately following the last match, not after the characters that comprised the lookahead.</td></tr>
<tr><td>(?!pattern)</td><td>Negative lookahead matches the search string at any point where a string not matching pattern begins. This is a non-capturing match, that is, the match is not captured for possible later use. For example 'Windows (?!95|98|NT|2000)' matches "Windows" in "Windows 3.1" but does not match "Windows" in "Windows 2000". Lookaheads do not consume characters, that is, after a match occurs, the search for the next match begins immediately following the last match, not after the characters that comprised the lookahead.</td></tr>
<tr><td>x|y</td><td>Matches either x or y. For example, 'z|food' matches "z" or "food". '(z|f)ood' matches "zood" or "food".</td></tr>
<tr><td>[xyz]</td><td>A character set. Matches any one of the enclosed characters. For example, '[abc]' matches the 'a' in "plain".</td></tr>
<tr><td>[^xyz]</td><td>A negative character set. Matches any character not enclosed. For example, '[^abc]' matches the 'p' in "plain".</td></tr>
<tr><td>[a-z]</td><td>A range of characters. Matches any character in the specified range. For example, '[a-z]' matches any lowercase alphabetic character in the range 'a' through 'z'.</td></tr>
<tr><td>[^a-z]</td><td>A negative range characters. Matches any character not in the specified range. For example, '[^a-z]' matches any character not in the range 'a' through 'z'.</td></tr>
<tr><td>\b</td><td>Matches a word boundary, that is, the position between a word and a space. For example, 'er\b' matches the 'er' in "never" but not the 'er' in "verb".</td></tr>
<tr><td>\B</td><td>Matches a nonword boundary. 'er\B' matches the 'er' in "verb" but not the 'er' in "never".</td></tr>
</table>

\cx	Matches the control character indicated by x. For example, \cM matches a Control-M or carriage return character. The value of x must be in the range of A-Z or a-z. If not, c is assumed to be a literal 'c' character.
\d	Matches a digit character. Equivalent to [0-9].
\D	Matches a nondigit character. Equivalent to [^0-9].
\f	Matches a form-feed character. Equivalent to \x0c and \cL.
\n	Matches a newline character. Equivalent to \x0a and \cJ.
\r	Matches a carriage return character. Equivalent to \x0d and \cM.
\s	Matches any whitespace character including space, tab, form-feed, etc. Equivalent to [\f\n\r\t\v].
\S	Matches any non-white space character. Equivalent to [^ \f\n\r\t\v].
\t	Matches a tab character. Equivalent to \x09 and \cI.
\v	Matches a vertical tab character. Equivalent to \x0b and \cK.
\w	Matches any word character including underscore. Equivalent to '[A-Za-z0-9_]'.
\W	Matches any nonword character. Equivalent to '[^A-Za-z0-9_]'.
\xn	Matches n, where n is a hexadecimal escape value. Hexadecimal escape values must be exactly two digits long. For example, '\x41' matches "A". '\x041' is equivalent to '\x04' & "1". Allows ASCII codes to be used in regular expressions.
\num	Matches num, where num is a positive integer. A reference back to captured matches. For example, '(.)\1' matches two consecutive identical characters.
\n	Identifies either an octal escape value or a backreference. If \n is preceded by at least n captured subexpressions, n is a backreference. Otherwise, n is an octal escape value if n is an octal digit (0-7).
\nm	Identifies either an octal escape value or a backreference. If \nm is preceded by at least nm captured subexpressions, nm is a backreference. If \nm is preceded by at least n captures, n is a backreference followed by literal m. If neither of the preceding conditions exists, \nm matches octal escape value nm when n and m are octal digits (0-7).
\nml	Matches octal escape value nml when n is an octal digit (0-3) and m and l are octal digits (0-7).
\un	Matches n, where n is a Unicode character expressed as four hexadecimal digits. For example, \u00A9 matches the copyright symbol (©).

5. Utility Shapes

The Utility Shape tab of the shapes frame contains the following Shapes:


Decision

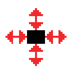
This option allows you to make decisions nodes within the dialog.


Start Loop

Allows you to loop multiple steps within the dialog


Stop Loop

The Stop node within a loop in the dialog


Move To

Controls the movement from one node to another within the dialog


Start

The starting node of the dialog

5.1. Decision

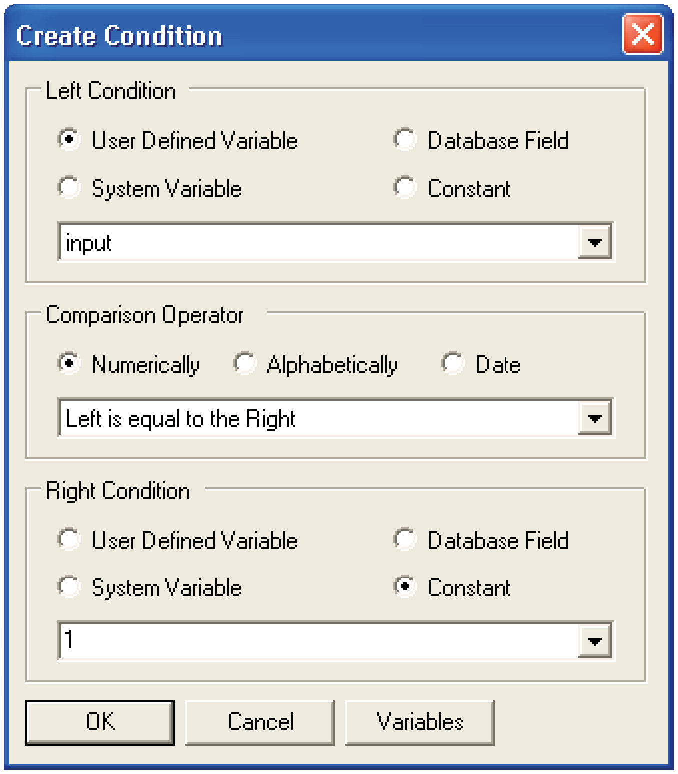

Decision

Once this step is selected the following properties will be displayed:

⊟ Condition	
Condition	[TotalDue] >= [500]
⊟ Design	
Name	Decision

Condition

Creates a condition used when executing the decision node in the dialog. Select the field and click the  button to display the Create Condition screen. When creating a condition you must first define the left condition, then the operator, followed by the right condition.



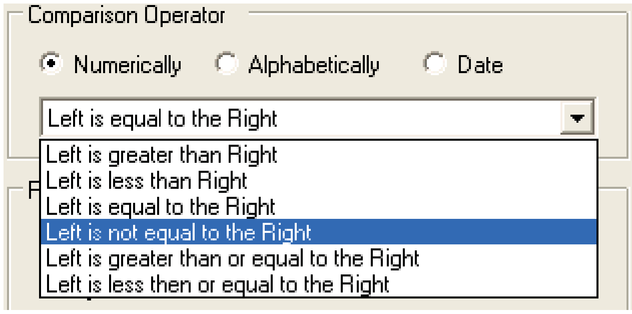
Left and Right Conditions

The left and right conditions are the information that will be compared to make the decision. When defining these conditions you may use the information contained in a user defined variable, a system variable, a database field or a constant. Once the conditions are defined select the operator to be used in the condition.

```
Example: In the condition above if the TotalDue field in the System Variable is
greater than or equal to $500 then the defined action will be taken. You may use
this decision to send these lower balance accounts to a particular collector, play
a specific message, etc.
```

Comparison Operator

Determines how the dialog interprets the connection between the right and the left connectors, either comparing items numerically, alphabetically, or by date. The options are shown in the figure below.



Variables

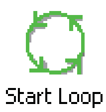
The 

option is also available for the creation of variables needed for the User Defined Variable option of the condition.

Name

Names the step within the dialog.

5.2. Start Loop



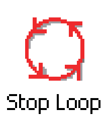
Begins a loop steps within the dialog based on actions taken by the debtor.

```
Example: If the initial dialog step prompts a debtor to enter their 4 digit PIN number, and
only three digits are entered, you may loop back to the initial dialog step and again ask
them to enter their PIN number. The Start Loop option is used to indicate where the looping
process will start within the dialog. Whenever this is used a Loop Stop will also be placed
within the dialog automatically, leaving you the ability to define the steps that will be
performed within the loop.
```

Name

Names the step within the dialog.

5.3. Stop Loop



Stops a loop within the dialog. When placed within a dialog the following properties must be defined:

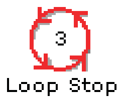
⊟ Design	
Name	Loop Stop
⊟ Loop	
Iterations	3

Name

Names the step within the dialog.

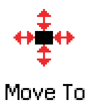
Iterations

Controls the number of times the loop will be performed within the dialog. When a loop stop is placed in the dialog the iteration number will appear within the shape:

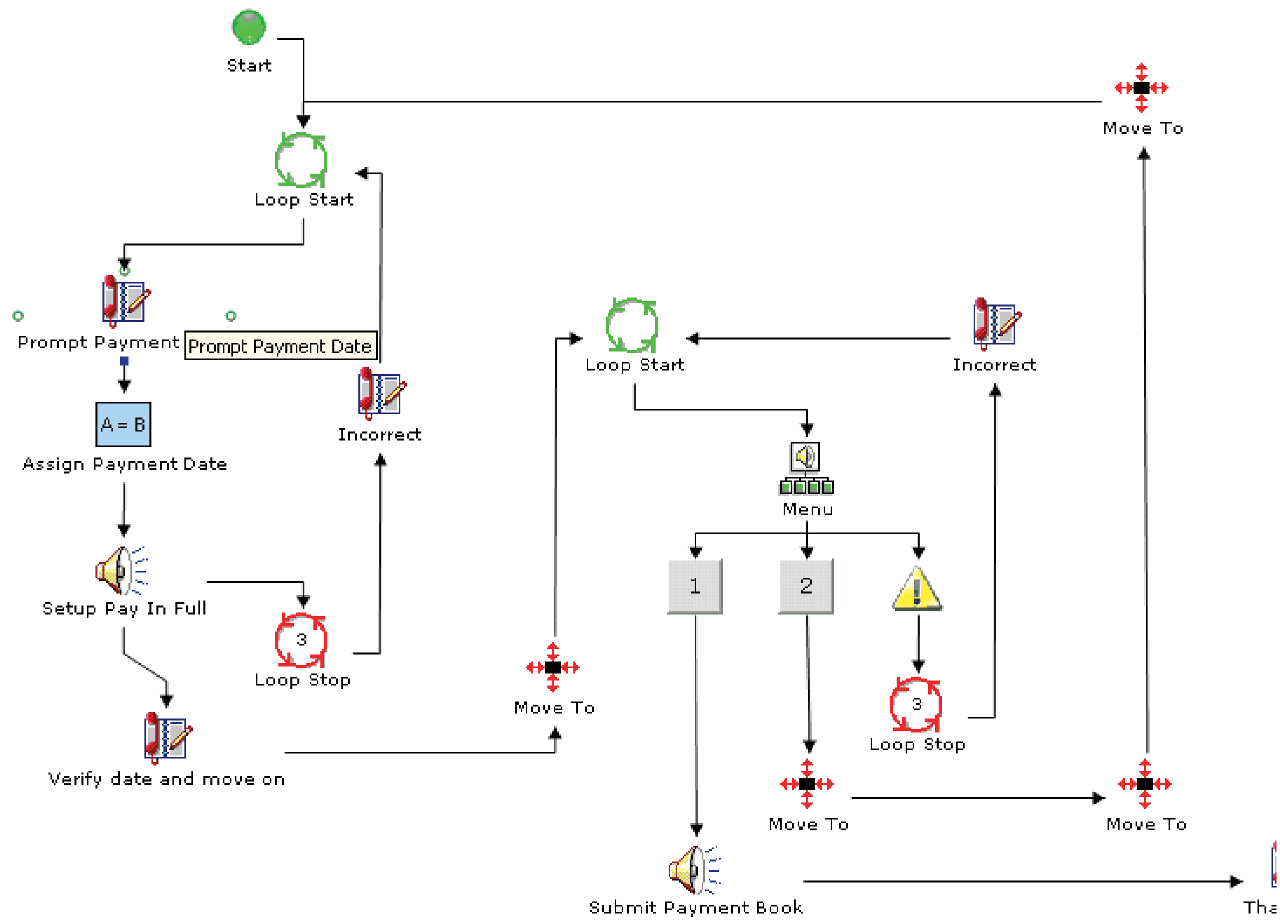


Once this number is reached the dialer will remove the debtor from the loop and move the account to the next defined step within the dialog.

5.4. Move To



This option is used to help draw a connection between dialog steps, keeping the lines connecting steps from crossing through other steps and lines in the dialog, which would make the dialog difficult to follow visually. The Move To shape allows you to move the connection around existing steps to get to the desired location, as in the following figure:




```
Example: In the dialog above, when the debtor presses “2” at the menu step, they are
redirected to the Loop Start at the beginning of the dialog. The Move To node allows the
connection to be taken down and around the existing steps and back to the Loop Start.
```

Name

Names the step within the dialog.

5.5. Start

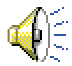
The Start node is used to indicate the starting point of the dialog. This node is placed within the dialog automatically whenever a new dialog is created.

Name

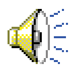
Names the step within the dialog.

6. Payments Shapes

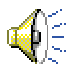
Click on a shape for a full description of available options.


Setup Pay In Full

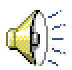
Allows the debtor to set up arrangement for payment in full


Play Payment Book Value

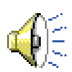
Allows you to play information contained within a payment book field within the dialog


Submit Payment Book

Submits the information from the last loaded payment book

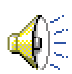

Setup Pay Over Time

Allows the debtor to set up payment arrangements over time


Process Credit Card

Processes a credit card within the dialog

6.1. Setup Pay In Full


Setup Pay In Full

This option allows the debtor the option to set up arrangements to pay the amount of the debt in full. When this option is selected the following properties will be displayed:

⊟ Design	
Name	Setup Pay In Full
⊟ PayInFull	
Pay off Date Variab	**Pay Off Date**

Name

Names the step within the dialog.

Pay Off Date Variable

This variable stores the pay off date entered by the debtor. To define, click the field and select the arrow to display a list of available variables. You may need to create the variable needed for this step (see Dialog Options 14 for detailed information on creating variables).

6.2. Play Payment Book Value

This option allows you to play values contained in the payment book to the debtor throughout a dialog. When selected the following properties will be displayed:

Design	
Clear Digits	True
Name	Play Payment Book Value
Termination Digits	**1,2,3,4,5,6,7,8,9,*,0,#**
PaymentBook	
Field	**PaymentAmount**

Clear Digits

Clears the digit buffer on the current step before the Play Payment Book Value step is executed. This option is used in conjunction with the Termination Digits to allow the debtor to "type ahead" when listening to a dialog.

```
Example: In the properties above the debtor could skip any text to speech message and
"type ahead" to the payment amount by pressing any key on the telephone.
```

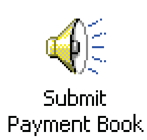
Field

Select the payment book field you wish to play in the dialog step. Click the field and select the arrow to display a list of available fields:

PaymentBook	
Field	**PaymentAmount**

PaymentBookType
PaymentDate
PaymentAmount
TotalDue
FinaceCharge
NumberOfPayments

6.3. Submit Payment Book

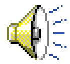


This option submits the previously defined payment information to "The Sting" or Beyond.Net server so that a payment book may be created and sent to the debtor.

Name

Names the step within the dialog.

6.4. Setup Pay Over Time



This option allows the debtor to create a payment arrangement to pay the amount owing over a period of time. When this option is used the following properties must be defined:

Design	
Name	Setup Pay Over Time
PayOverTime	
Pay Off Months	

Name

The Name option allows you to define the name of the step within the dialog.

Pay Off Months

Pay Off Months allows the debtor to enter the desired number of months in which to pay off the account. The Define Payment Terms (By Client) logic contained on the server will be used to define the allowable number of months that may be entered by the debtor. When using this step, first create a play phrase prompting the debtor to enter the number of months to pay. Then direct the dialog to the Setup Pay Over Time step so that the may enter the information.

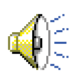
ID #	Ending Status	Letter Number	Max days Promise	Send Pmt Book
01. Pay in Full	VPB		20	N
02. Pay Over Time	VPP	25	20	Y
03. Non Commit	PNB			

TABLE	BALANCE RANGE MIN AMOUNT	MAX AMOUNT	MIN PAYMENT MIN MONTHS	ZERO MONTHS MAX MONTHS
7	$0.00	$60.00	0	1
8	$60.00	$100.00	0	2
9	$100.00	$200.00	0	3
10	$200.00	$300.00	0	3
11	$300.00	$400.00	0	4
12	$400.00	$600.00	0	6
13	$600.00	$800.00	0	8
14	$800.00	$900.00	0	9
15	$900.00	$1200.00	0	12
16	$1200.00	$99999.00	0	18

EDIT WHICH 'RET' TO EXIT

```
Example: If the balance is between $600 and $800 them maximum number of months that may
be selected by the debtor is 8. If they select more the dialog can direct them to re-
enter the number of months, transfer to a live collector, etc.
```

6.5. Process Credit Card



Process Credit Card

This option allows you to process a credit card using a dialog. To use this option you must first prompt the debtor for the information needed to process the credit card. You can do this using the Assign Variable 30 steps prompting the debtor define the properties in the Process Credit Card step.

⊟ Design	
Name	Process Credit Card
⊟ ProcessCreditCard	
CreditCardVariable	
DollarAmtVariable	
ExpirationDateVaria	
SecurityCodeVariab	

Name

Names the step within the dialog.

CreditCardVariable

Contains the complete credit card number entered by the debtor.

DollarAmtVariable

Contains the dollar amount of the payment entered by the debtor. Click the field and select the arrow and select the desired variable created previously in an AssignVariable 30 step.

ExpirationDateVariable

Contains the expiration date as entered by the debtor. Click the field and select the arrow and select the desired variable created previously in an AssignVariable 30 step.

SecurityCodeVariable

Contains the security code for the debtor's credit card, which is the 3 digit number immediately following the card number itself. Click the field and select the arrow and select the desired variable created previously in an AssignVariable 30 step.

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DAKCS

VIC Server Help

DAKCS

VIC Server Help

Printed: November 2014.

Table of Contents

1. VIC Server Introduction

The Voice Information Center (VIC) is a fully integrated predictive dialer and IVR solution with text to speech, a campaign scheduler, and right party verification in one complete package.

VIC Provides:

- Intelligent predictive dialing algorithm, which speed up contact ratio over 200%.
- Real-time line allocation to campaigns.
- Choice of Analog or Digital interface (T1- PRI, robbed bit).
- Station pooling through the dialer (no need for dedicated dialer stations).
- Immediate dialing of alternate phone numbers while collector is working the account.
- Utilizes new higher density Dialogic hardware, 96+ lines per box.
- Link back messaging (transfers outbound messaging lines to a defined call group).
- Two B channel transfer support on PRI (transfer outside of the PBX on T1-PRI).
- Flexible line allocation between VIC services.
- Station Evict from monitor.
- Flexible viewing on monitor.
- Flexible system set-up.

Three Pieces of VIC

VIC Client

The Client piece controls the monitoring and managing of campaigns assigned to VIC, including a main dialer watch window, a campaign scheduler, and a statistics monitor.

VIC Server

The Server piece controls setting up the dialer, including machine setup, campaign setup and definition, employee access, collector setup and reports. The VIC Server is built into Beyond (and The Sting) and is accessed within the Beyond menus.

Dialog Designer

The VIC Dialog Designer allows Collection agencies to build automated voice messages and menus for use with the VIC Dialer. The dialogs you create in the Dialog Designer control the steps taken by the dialer throughout the phone interaction with the debtor. A dialog prompts the debtor for responses and instruct the dialer to perform actions based

on the debtor's response.

1.1. Navigating the Option

In Beyond, select the System Administration, Voice Information Center, and VIC III Maintenance to access the VIC III menu.

- Main Menu
  - ENTRY CLERK
  - PAYMENT CLERK
  - COLLECTORS/SALES
  - SUPERVISORS
  - BUREAU SERVICES
  - LETTER AND PRE-COLLECT SERVICES
  - REPORTS & ANALYSIS
  - SYSTEM ADMINISTRATION
    - RUN MONTH END
    - RUN YEAR ENDS
    - INTERCEPT MENU
    - SET-UP LEGAL-TRAK
    - SET-UP LOAN-TRAK
    - MAINTAIN SALESPERSONS
    - MAINTAIN DATA BASE
    - IMPORT/EXPORT OR CUSTOM
    - MAINTAIN EMPLOYEES
    - MAINTAIN PASSWORDS
    - GENERATE SYSTEM
    - MAINTAIN COLLECTORS
    - MAINTAIN CLIENTS
    - SET-UP REMOTE ACCESS
    - SCORE MANAGEMENT
    - ARCHIVE MANAGEMENT
    - VOICE INFORMATION CENTER
      - VIC I & II MAINTENANCE
      - VIC III MAINTENANCE
        - DIALER SETUP
        - CLIENT SETUP
        - MONITOR COLLECTORS
        - VIEW MISSION LOG
        - BEGIN COLLECTOR WORK QUEUE
        - SYSTEM GENERATION

In The Sting, select MAIN MENU ITEM 8 - SYSTEM ADMINISTRATION, OPTION 17 - VOICE INFORMATION CENTER, OPTION 2 - VIC III MAINTENANCE. The VIC III PREDICTIVE DIALER MAINTENANCE MENU will display as follows:

```
01. DIALER SETUP                     12. RESERVED
02. CLIENT SETUP                     13. RESERVED
03. MONITOR COLLECTORS               14. RESERVED
04. VIEW MISSION LOG                 15. DAKCS QUERY
05. BEGIN COLLECTOR WORK QUEUE       16. THE MANAGER
06. SYSTEM GENERATION                17. COUNTER RESET BY MASTER
07. DEFINE TABLES                    18. ACTION TABLE OVERVIEW
08. EMPLOYEE ACCESS                  19. INQUIRE ON VIC PHONES
09. RESERVED                         20. PERFORMANCE REPORTS
10. RESERVED                         21. UTILITIES
11. RESERVED                         22. RETURN TO PREVIOUS MENU
```

VIC III Predictive Dialer Maintenance

2. Dialer Setup

Note: Dialer Setup has different options depending on whether you are using VICIII or are using older VIC systems. The system setting that changes this is *Version 3?* located in VIC III System Generation. If that flag is set to Yes, then the new VIC III settings will show up in Dialer Setup. The information in this section assumes that the this flag is set to **Yes**.

VIC Dialer Setup contains the options for setting up and maintaining your VIC Dialer. This section is separated into five sub-tabs: Campaign 7, Interface 14, Collector Edit 16, Campaign Maintenance 18, and Action Tables 20. These tabs edits Dialer Lines, defines VIC Campaigns, enters Collector Codes and extensions, and defines Action Tables.

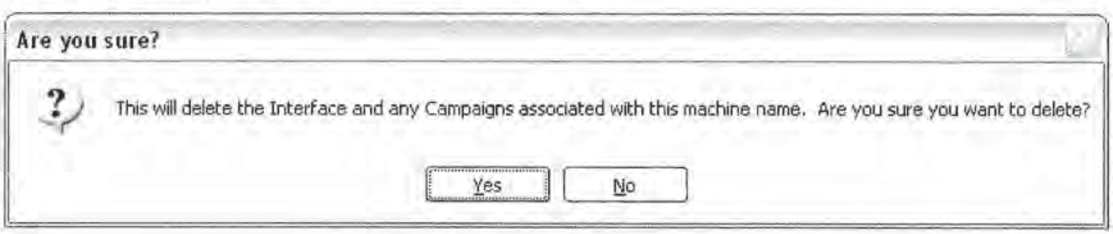
To view the dialer setup, select a machine from the dropdown list at the top of the page.

New

Click new to add a new machine to Dialer Setup. This opens the Interface 14 tab where you enter in the information about the VIC machine. Click here to read more about the Interface tab.

Delete

Deletes the selected machine from Dialer Setup. This will delete the Interface and any Campaigns associated with that machine name.



2.1. Campaign

This tab contains the campaigns set up on the currently selected machine.

Campaigns | Interface | Collector Edit | Campaign Maintenance | Action Table

ID	Machine	Line ID	Q/C	S/D	Company	Table	PMA	Flag	Seq...	O/C	Q/O	B/T	TD	BM	PT	FP
1	TEST	001	EW	S	6666	000	P		S	CL		000	A	Y	*	Y
2	TEST	002	EW	S	8888	000	P		D	CO	O	000		Y	*	Y
3	TEST	005	BW	S	6666	000	P	CEA	D	CO	O	000	A	Y	*	Y
4	TEST	006	EW	S	6666	000	P		D	CO	O	000	A	Y	*	Y

Add | View | Remove | Copy

Column Descriptions

ID

The record number for the campaign in the file.

Machine

The name of the selected VIC Machine.

Line ID

The older VIC machines used a campaign per line used. This field defines the number of the line the campaign uses. In newer VIC machines, this column does is replaced with # Lines.

 # Lines

Number of lines defined for campaign.

Q/C

The Collector Queue the campaign will use to pull accounts.

S/D

Sequential or Distributed mode.

Sequential Mode

Indicated by [S] in this field. Dialer will dial each debtor in a Collector Queue, one after another, until all debtors in the queue have been dialed. Dialer will then automatically begin dialing debtors in the next Collector Queue.

Distributed Mode

Indicated by [D] in this field. Dialer will dial a debtor from one Collector Queue, followed by a debtor from the next Collector Queue, and so on through all Collector Queues in the Campaign. All queues in the Campaign will be worked evenly until all accounts are worked.

Company

The company on your system assigned to the campaign.

Table

The number of the Action Table assigned to the campaign.

PMA

Indicates the type of campaign selected: Predictive (P), Messaging (M) or Attended (A).

Flag

Indicates the phone flag the campaign will dial. The phone flag are associated with phone numbers on debtor's VIC Dialer screen.

Sequence

The Sequence37 that the campaign will use for the campaign.

O/C (Dialog by Client/Coll/Account)

Determines which dialog the campaign will use. When conducting messaging campaigns, identical messages may be left for all debtors. You may also choose to leave different messages by client, by collector, or by individual account.

Client

Dialogue by Client - Client Setup28 will be checked for correct dialogue.

Collector

Dialogue by Collector - Collector Setup will be searched for correct Collector Dialogue. Collector Dialogues must be set up by Collector Ownership or by the queue in which they are dialed.

Account

Account Specific Dialogue - Each account is handled individually. The dialogue played for the campaign will speak account specific information.

Q/O

If O/C is set to O, this field applies. Indicates whether Collector or Owner Dialogue will be used with Campaign.

Owner

This uses the dialog associated with the owner of the account.

Queue

This uses the dialog associated with the Collector Queue that is currently being dialed.

```
EXAMPLE: If the Collector Dialogue is set to (Q)ueue, and accounts were Time
Reminded out of multiple Collector Queues and sent to V1, the Dialogue setup
of Collector Code V1 will be used. If the Collector Dialogue is set to (O)
wner, the Dialogue setup of the Collector Code that is on the account will be
used.
```

B/T

The number of the VIC Long Distance Balance Table. These tables are maintained in VIC III Maintenance>Define Tables>Define Long Dist Bal Table.

TD

VIC will only dial accounts with a type debt selected in this field. A = All Accounts.

BM

A "Y" in this field prevent VIC from dialing a phone number that has had a previous contact during the current day, either a party connect with a person or a message left on a voice mail. Multiple contacts to the same phone will then not be permitted, even if the phone number appears on one or more masters, or one or more sequences (residence, employment, spouse's employment, etc).

PT

Phone Type (D, S, or A). The campaign will only dial certain phone numbers on the VIC Dialer Aux screen:

D

VIC Dialer aux tab phone number in Lines 1 through 4.

S

VIC Dialer aux tab phone number in Lines 5 through 11.

A

All phone numbers on the master's VIC Dialer aux tab.

FP

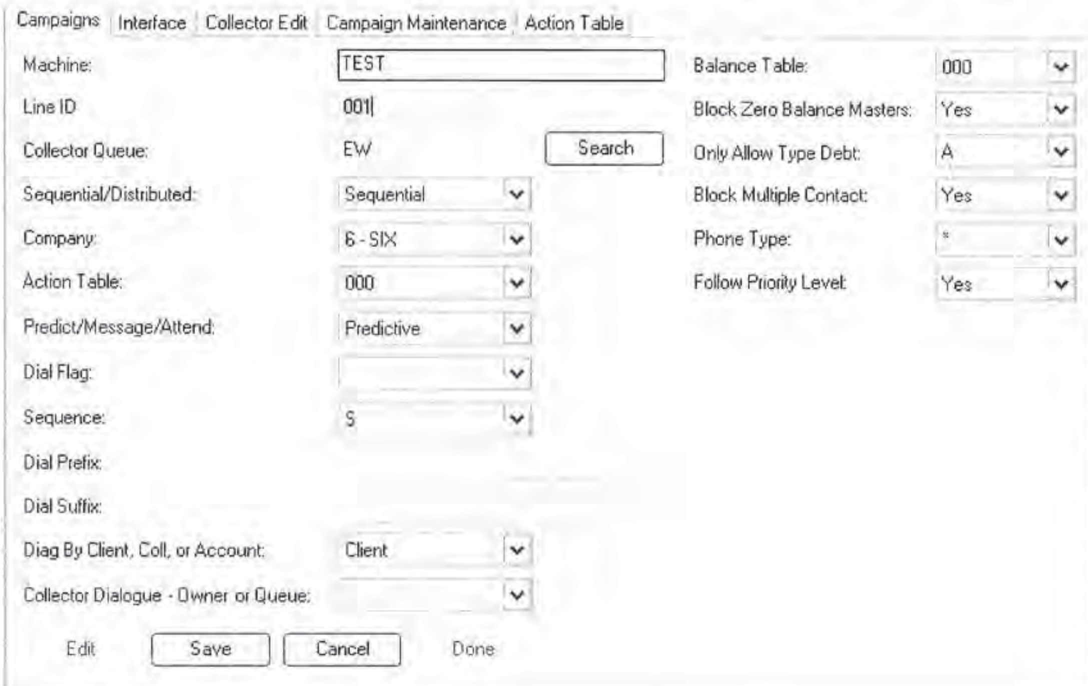
Follow Priority Level, if changed, on Collector Pull Priority Table.

Add

Adds a new campaign to the list.

View

Clicking View, or double clicking on a row, opens the campaign details. Click Edit to change the details of the Campaign. Once in Edit mode, click Save to save the changes or Cancel to abandon the changes. Click Done to return to the Campaign list.



- Field Definitions

Machine

The name of the Machine.

Line ID

The older VIC machines used a campaign per line used. This field defines the number of the line the campaign uses. In newer VIC machines, this column does is replaced with # Lines.

Collector Queue

The Collector Queue the campaign will use to pull accounts.

Search

Click the Search button to search for a specific collector queue.

Sequential/Distributed

Sequential or Distributed mode.

Sequential Mode

Indicated by [S] in this field. Dialer will dial each debtor in a Collector Queue, one after another, until all debtors in the queue have been dialed. Dialer will then automatically begin dialing debtors in the next Collector Queue.

Distributed Mode

Indicated by [D] in this field. Dialer will dial a debtor from one Collector Queue, followed by a debtor from the next Collector Queue, and so on through all Collector Queues in the Campaign. All queues in the Campaign will be worked evenly until all accounts are worked.

Company

The company on your system assigned to the campaign.

Action Table

The Action Table assigned to the campaign.

Pridict/Message/Attend

Indicates the type of campaign selected: Predictive (P), Messaging (M) or Attended (A).

Dial Flag

Indicates the phone flag the campaign will dial. The phone flag are associated with phone numbers on debtor's VIC Dialer screen.

Sequence

The Sequence 37 that the campaign will use for the campaign.

Dial Prefix

A prefix number that will be added to phone numbers as they are dialed.

Dial Suffix

A suffix number that will be added to phone numbers as they are dialed.

Diag By Client, Coll, or Account

Determines which dialog the campaign will use. When conducting messaging campaigns, identical messages may be left for all debtors. You may also choose to leave different messages by client, by collector, or by individual account.

Client

Dialogue by Client - Client Setup 28 will be checked for correct dialogue.

Collector

Dialogue by Collector - Collector Setup will be searched for correct Collector Dialogue. Collector Dialogues must be set up by Collector Ownership or by the queue in which they are dialed.

Account

Account Specific Dialogue - Each account is handled individually. The dialogue played for the campaign will speak account specific information.

Collector Dialogue - Owner or Queue

Indicates whether Collector or Owner Dialogue will be used with Campaign.

Owner

This uses the dialog associated with the owner of the account.

Queue

This uses the dialog associated with the Collector Queue that is currently being dialed.

```
EXAMPLE: If the Collector Dialogue is set to (Q)ueue, and accounts were
Time Reminded out of multiple Collector Queues and sent to V1, the
Dialogue setup of Collector Code V1 will be used. If the Collector
Dialogue is set to (O)wner, the Dialogue setup of the Collector Code
that is on the account will be used.
```

Balance Table

The number of the VIC Long Distance Balance Table. These tables are maintained in VIC III Maintenance>Define Tables>Define Long Dist Bal Table.

Block Zero Balance Masters

If set to Y, VIC will block any Master that does not hold at least one account with a positive balance.

Only Allow Type Debt

VIC will only dial accounts with a type debt selected in this field. A = All Type Debts.

Block Multiple Contact

If set to yes, VIC will not dial a phone number that has had a previous contact during the current day, either a party connect with a person or a message left on a voice mail. Multiple contacts to the same phone will then not be

permitted, even if the phone number appears on one or more masters, or one or more sequences (residence, employment, spouse's employment, etc).

Phone Type

Phone Type (D, S, or A). The campaign will only dial certain phone numbers on the VIC Dialer Aux screen:

D

VIC Dialer aux tab phone number in Lines 1 through 4.

S

VIC Dialer aux tab phone number in Lines 5 through 11.

A

All phone numbers on the master's VIC Dialer aux tab.

Follow Priority Level

If set to Yes, the campaign will follow the collector pull priorities of the collector queues in the campaign.

Number Transfer Lines

When the campaign starts, VIC will keep the number of lines entered here free for transferring calls.

Calling Number

Determines the number that comes across on caller IDs.

Check Future JD VTR

If set to Yes, VIC will not call a Master if the jackdate held by any active account under the Master has a jackdate in the future.

Block Multiple Message

If set to Yes, VIC will only leave one voice mail message per day. An M in the Completion Code field on the VIC Dialer Aux tab indicates that VIC left a message previously that day.

Remove

Deletes the currently selected campaign from the machine.

Copy

Copies the currently selected campaign and adds that to the list of campaigns under that machine.

2.2. Interface

The Interface Tab allows you to set up new VIC Machines on the system or edit existing machine information. The information in these fields will override the defaults set up on other screens, so that this specific machine will behave in a specific way.

Machine Name	VOCALITY
Machine Type	Vocality
Predictive Dialog	
Messaging Dialog	MSG_DLG
Attended Dialog	
Messaging Delay	0
Prompt for Ext	No
Dial In Ext	No
Global MSI Track	No
New Ext Handling	Yes
Phone Handle Flag	3
Inbound Action Table	
Long Dist Prefix	
Long Dist Suffix	
7 Digit Ph Prefix	
7 Digit Ph Suffix	

Edit

Field Descriptions

Machine Name

The name of the selected VIC Machine.

Machine Type

The type of VIC machine: L for Line, C for Campaign, and V for Vocality).

Predictive Dialog

The default dialog for predictive campaigns on this machine.

Messaging Dialog

The default dialog for messaging campaigns on this machine.

Attended Dialog

The default dialog for attended campaigns on this machine.

Messaging Delay

When running Messaging Campaigns and Predictive Dialing concurrently, a pause of at least one second is required prior to each message. If running a Messaging Campaign only, enter [0] in this field.

Prompt for Ext

If set to Yes, VIC will prompt collectors to enter their phone extension each time they sign on. If set to No, VIC will use the phone extension found on the Collector Edit 16 tab.

Global MSI Track

Not applicable to new version of VIC.

New Ext Handling

If set to Yes, VIC will call the collector's extension during the VIC login process to make the phone connection into the Dialer.

Phone Handle Flag

If set to [0], the phone number found in Field 10 of the Debtor Master will be dialed.

If set to [1], VIC will check the area code associated with the zip code, and match it to the area code on the home phone number. If these area codes are different, the system will change the area code to the area code associated with the zip code, and will then attempt to dial it.

If set to [2], VIC will check the area code associated with the zip code and match it to the area code on the phone number. If the area codes are different the system will use the VIC Directive in the Action Table and exclude the call.

If set to a [3], VIC will use a T1 in a 10 digit dialing environment.

If set to a [4], VIC will check the area code and zipcode similar to mode 2, but will also check time zone. If the area code and zip code belong to the same time zone, VIC will dial the phone without error.

Note: This field can also be Blank. If left Blank, the dialer will look for a Phone Handle Flag setting in a different location. The order they system uses to find the phone handle flag is 1. Interface Screen; 2. Line Setup; 3. Campaign Setup; and 4. VIC System Generation. They system will go through each location until it finds a Phone Handle Flag that is not Blank and use that value.

Inbound Action Table

Used for inbound calls to apply standard action table directives (status code/ jackdate change).

Note: The Prefix and Suffix fields below are a part of a system of similar fields on various screens that will amend or append the phone number being dialed in specific ways. The order the dialer uses to pull this information is 1. Interface Screen; 2. Line Setup; 3. Campaign Setup;

and 4. VIC System Generation. This system can be used to create specific dialing numbers for specific situations and for certain phone systems, but can also cause undesired numbers being dialed if set up incorrectly.

Long Dist Prefix

Access code used by agency's phone system to access an outside line.

Long Dist Suffix

Accounting code used by agency to track the cost of VIC. This is attached to the end of the phone number dialed.

Note: Some phone systems do not have accounting capabilities.

7 Digit Ph Prefix

Placed at the beginning of a 7 digit phone number.

Note: The Phone Handle Flag above must be set to 0.

7 Digit PH Suffix

Placed at the end of a 7 digit phone number.

Note: The Phone Handle Flag above must be set to 0.

2.3. Collector Edit

The Collector Edit tab contains the dialer information associated with particular collectors. Select a collector from the drop down list to see the details of that collector. Click Edit to change the details on the Collector. Once in Edit mode, click Save to save the changes or Cancel to abandon the changes. Click Copy to copy the current details to another collector.

Field Definitions

Select Collector

Use the dropdown list to select a collector. The fields below will show the details entered for that collector.

Transfer Extension

The phone extension of the collector selected.

Enter the extension of the agent matching the Collector Code. The extension must be preceded by "+" if the collector's line is Internal or by "- " if the collector's line is an external line. The system understands which method to use to switch a call based on the entry in this field. Entering a "+" is the fastest method for switching calls and therefore is almost always used.

The '-' refers to analog transfer extension, which means that the collectors extension is not always opened when connected to VIC. When an outbound line request a transfer, VIC calls that extension then bridges the two calls together. This is not the preferred way of doing a transfer due to the delay. '+' refers to an open link between the extension and VIC and is not limited by phone system type. Since the link between the collector and VIC is already open the transfer time is almost immediate.

Note: It is possible to do both Internal and External Switching, providing you have the

Internal Switching Card.

Internal Switching

Lines from the back of the agent's PC run to the phone system Dialer Stations, and a card in the Dialer computer switches the call to the collector. This mode of switching is the fastest method, usually taking about a half second, and is also known as an MSI Extension transfer.

External Switching

The phone system switches the call to the collector. This method can take between 2 to 4 seconds, and is also known as an analogue extension transfer.

Dialogs

These options allow you to set up different dialogs for each collector depending on what type of campaign you are running. If you are running an messaging or attended dialog, and this collector is signed into the dialer, the dialog selected will be used for calls for that collector. For predictive campaigns, you can enter a dialog for each number/sequence on the VIC Dialer Aux tab.

2.4. Campaign Maintenance

The Campaign Maintenance tab allows you to view, edit, and delete campaigns.

Campaign	Description	Queues
#BS	BS	RD,BG
#EW	TEST	EW,aa,BG,CB

Add View Delete

Column Descriptions

Campaign

The name of the campaign.

Description

The description of the campaign

Queues

The collector queues assigned to the campaign.

Adding/Editing Campaigns

Click Add to create a new campaign or highlight a campaign and click View (or double click) to open an existing campaign.

VIC Campaign: #EW

Campaign Description: TEST

Work Queue	To Work	Worked	Letters	Pull Table	P/L
EW	0	0	0	ABC	0
aa	0	0	0		0
BG	0	0	0	REG	0
CB	0	0	0	ABC	0

Add | Remove | Save | Cancel | Done

Column Descriptions

Work Queue

Name of the collector queues assigned to the VIC Campaign.

To Work

Number of expired Masters attached to the work queue to be worked.

Worked

Number of Masters in the collector queue that have been completed.

Letters

Number of letters sent within the work queue as a result of being worked in the campaign.

Pull Table

Collector Pull Priority Table currently being worked.

P/L

Priority level of the Pull Table currently being worked.

Add

Click to add a new Work Queue to the campaign.

Remove

With a Work Queue selected, click to remove it from the campaign.

Save

After making changes to a campaign, click to save those changes.

Cancel

After making changes to a campaign, click to abandon those changes and reset the fields to the original information.

Done

Returns to the previous screen.

2.5. Action Table

The Action Table tab, shows the VIC Action Table Overview, which allows you to setup and edit the Action Tables VIC will use to determine the responses to all various situations and results of a call. The first screen shows the Table number and a description on the Action Table. Doubleclick a table or highlight a table and click View to view the table. Click Add to create a new table or Delete to remove a table from the system.

VIC Action Table Overview

Table	Description
000	
001	GENERIC TABLE FOR MAJORITY
002	TEST
003	SPECIAL TABLE CLIENT DIAG CALLS
005	GENERIC TABLE SEQUENCING (NON-MESSAGING)
006	
007	ARS PRED/MESS TABLE KALISPELL/SLRH
011	NIGHT BLITZ\FULLCOURT PRESS TABLE
022	
069	ERIC TEST TABLE
094	GENERIC TABLE FOR MAJORITY
099	SPECIAL TABLE CLIENT DIAG CALLS

Add View Delete

Editing an Action Table

The Action Table is a list of Directives that VIC uses depending on the result of a call and the built in response that VIC will take after the call is finished.

Action Table Number: 001 GENERIC TABLE FOR MAJORITY Update Desc

Creation Date/Time: 3/21/2003 05:46:33 Last Mod Employee: 0

Last Mod Date/Time: 1/17/2011 15:12:33

ID	VIC Dir	Count	Expansion	Directive	Ending SC	Phone Flag	Curr Sequence	End Sequence	Comp Code
1	Party Connect	1+	POP						
2	Busy	1-3	VTR	Minute - 15; V, ??		'			
3	Busy	4	VTR	Minute - 30; V, DP			A		
4	Busy	5	VTR	Hour - 5; V, DP					
5	Busy	6+	J/D	1	DRV				
6	No Answer	1-2	VTR	Minute - 30; V, ??					
7	No Answer	3	VTR	Hour - 5; V, DP					
8	No Answer	4	J/D	3					
9	No Answer	5-7	VTR	Minute - 30; V, DP					
10	No Answer	8+	J/D	0	NLT				
11	3 Tone Intercept	1	J/D	1					
12	3 Tone Intercept	2+	J/D	0	DRV	3T			
14	Fax	1+	J/D	0	DRV	FX			
15	No Dialtone	1+	J/D	0	DRV				
16	No Ring	1-3	VTR	Minute - 15; V, DP					
17	No Ring	4	J/D	1					
18	No Ring	5+	J/D	0	DRV				
19	Other	1+	J/D	1					

Add View Remove Print Import Export Done

- Feild Descriptions

Action Table Number

This is the unique number for the action table.

Description

The is the description of the action table that appears on the first screen of this tab. To define or update this field, add a description and click the Update Desc button.

Creation Date/Time

The date/time stamp when the action table was created.

Last Mod Date/Time

The date/time stamp of when the action table was last modified.

Last Mod Employee

The employee number of the employee who last modified the action table.

Click here 24 to see a description of the columns.

Add

Create a new directive within the currently selected Action Table.

View

Opens the currently selected directive in the Action Table.

Remove

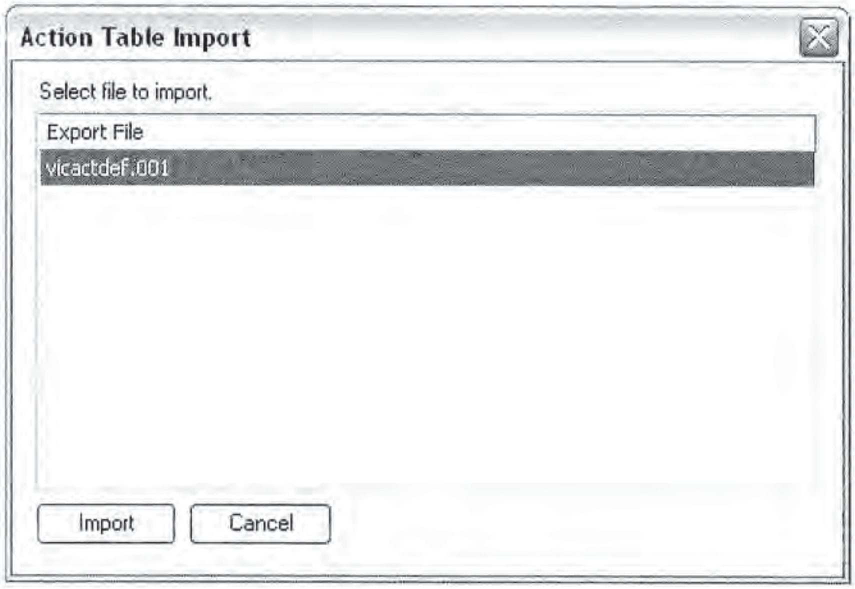
Deletes the currently selected directive in the Action Table.

Print

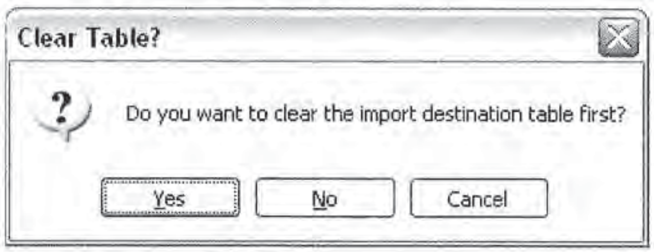
Prints the Action Table.

Import

Adds to or replaces the directives in the Action Table with a previously exported Action Table.



Select an Export File and click Import.



Yes

Deletes all of the directives in the Action Table before inserting the directives of the Export File.

No

Adds the directives of the Export File to the end of the directives of the Action Table.

Cancel

Returns to the Action Table Import Screen without importing an directives.

Export

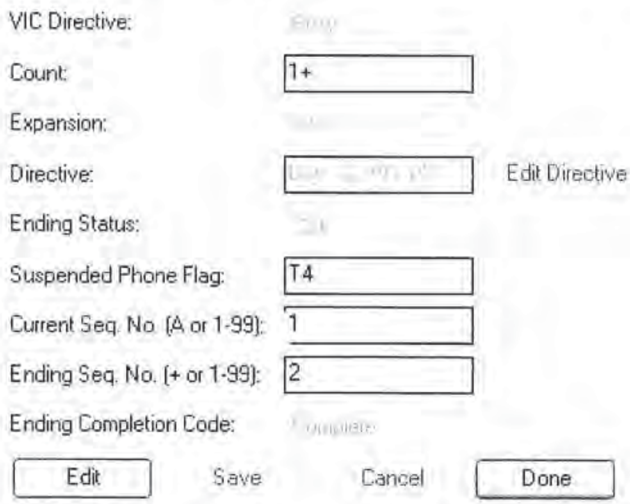
Saves the directives of the Action Table, which can be imported into another Action Table. The file name of the export file is "vicactdef.###" where the number is the number of the Action Table.

Done

Click Done to return to the list of Action Tables.

Editing a Directive

Doubleclick on a row or highlight a row and click View to edit a directive. Click Edit to change he information. When in Edit mode, click Save to save changes or Cancel to abandon those changes. Click Done to return to the previous screen.



Field Descriptions

Note: the name of the column on the previous screen are shown in parentheses after the field name, if different.

VIC Directive (VIC Dir)

The VIC directive that will trigger the action line (see VIC Directives 73).

Count

Number of times the line will entertain prior to executing the action. The count is dependent on each Action Table, and within each Action Table it is also dependent on each sequence.

```
EXAMPLE:  Within each Action Table the system tracks and makes decisions based on
the residence phone, employment phone, spouse's employment phone and CoMaker, all
separate and independent of each other. The Action Table Counter is reset as
indicated in System Generation (Option 6), Item 4 - CLR COUNT FLAG (0 - 2).(See
Clear Count Flag 39 for additional information.)
```

Expansion

Indicates which of the following six actions are to be taken on the account:

DAKCS00168

VTR - Time Reminder

Allows VIC to attempt to contact a debtor at a later time. The Dialer will automatically re-dial the telephone number after the time interval indicated in the Directive Column has elapsed.

COLL - Change Collector Code

Dialer will automatically change the Collector Code on the account to the Collector Code indicated in the Directive Column.

J/D - Jackdate

The number appearing in the Directive Column indicates the number of days VIC will Jackdate the account before the next action is taken.

POP - Screen Pop

When the Directive has been performed the system will pop the screen to the collector.

S/C - Status Code

Dialer will automatically change the Status Code on the account to the Status Code indicated in the Directive Column. When using this expansion, it is not necessary to enter an Ending Status.

SEQ - Change Sequence

When the given Directive has been performed the system will automatically change to the sequence No. in the Directive Field.

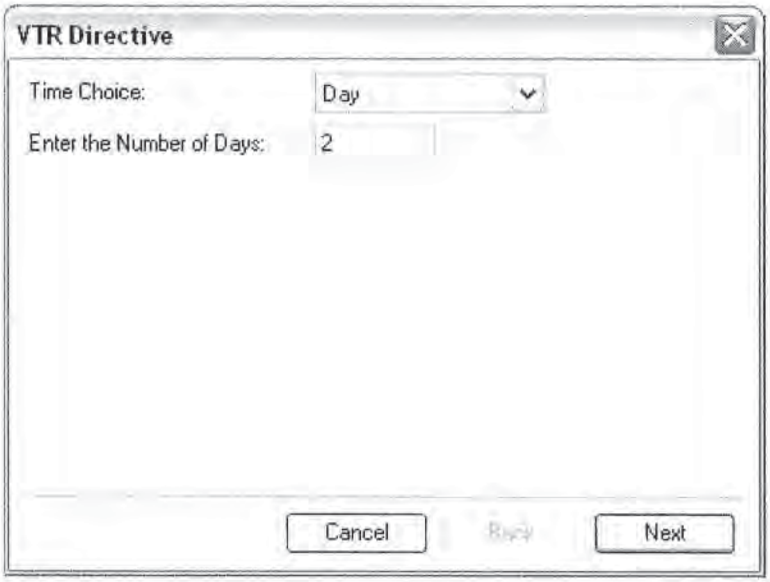
```
EXAMPLE:          (1)  VIC Directive        No Answer
                  (2)  Count                2 +
                  (3)  Expansion            Seq
                  (4)  Directive            2
In this example the system encountered a second No Answer at debtor's
residence.  The debtor's employment will now be dialed, because the Action
Table has instructed the Dialer to proceed to the next sequence, in this case
sequence No. 2. (Enter [ +1 ] in the Directive to automatically move to the
next sequence).
```

Directive

The directives correspond to the Expansion selected in the previous field.

VTR

Defines the time that VIC will time remind the Master. The options are dependent on the Time Choice you select.



Time Choice

Enter Day, Hour, or Minute to Time Remind the Master for that amount of time, or select Time Slot to ?

Enter the Amount of Time or Time Slot

Enter the number of days you want to time remind the Master and click Next.

Owner or Queue

Select Owner or Queue depending on what queue you want the call to go to and click Next.

Collector or VIC Time Reminder

Select Collector or VIC Time Reminder depending on what type of time reminder you want to create and click next.

Select Collector

Finally, select the collector code you want for the time reminder and click Finished.

COLL

Select a Collector to whom the Master will be time reminded.

J/D

Select a number of days to jackdate the Master.

POP

No Directive.

S/C

Select a status code.

SEQ

Select a sequence Number to dial next or [+] [N] to proceed to next sequence.

Ending Status (Ending SC)

After the action has been completed, the status code on the account will be set to the status code entered here. (An entry in this field is not required when using Status Code as the Expansion.)

Suspended Phone Flag (Phone Flag)

This two character field will be added to the beginning of a phone number when the selected Directive is encountered.

```
EXAMPLE:  The VIC Directive is a 3-Tone Intercept. The Suspended Phone Flag could
be DS or 3T. When a 3-Tone Intercept is detected, the phone number of 395-3743
would become DS395-3743, or 3T395-3743.  In either case the phone number would not
be dialed because the actual phone number is preceded by an alpha character. Also,
numbers with more than 7 digits will have the first two digits replaced by the
Flag.
```

Current Seq. No. (A or 1-99) (Curr Sequence)

The sequence this action will take place on. Enter [A] for the same action to be taken on all sequences.

```
EXAMPLE: If VIC detects an answering machine at the residence (Sequence No. 1), you
may want to leave a message without the collector viewing the account. However, if
VIC detects an answering machine at the debtor's employment, you may want to pop
the screen to the collector to leave a manual message. While the Dialogue controls
the phone call itself, the Action Table will control any action taken within
Beyond.Net.
```

Ending Seq. No. (A or 1-99) (End Sequence)

Enter sequence numbers to dial after the action has been taken. For example, if a call was made to Sequence No. 1, and 3 was entered in this field, the Dialer would proceed to call Sequence No. 3 after the initial call was completed. Entering [+] in this field rather than defining a Sequence will instruct the Dialer to search for the next available sequence and initiate a call.

Note: The sequence field in the Dialer Line Setup will control sequences allowed to be called by the dialer, regardless of the Action Table setup.

```
EXAMPLE: If the Action Table instructs the Dialer to call Sequence No.5 after
calling Sequence No.1, but the Dialer sequence field is defined as "D", the Dialer
will only be allowed to call Sequence No. 1 through 4. Therefore, the Action Table
will change the sequence to 5, but the dialer will not be allowed to execute the
call.
```

Ending Comp Code

The Completion Code appears on the VIC Dialer Aux and indicates to VIC what has occurred on that number previously. Complete indicates that the dialer should not dial that number again. Message indicates that VIC has already left a message and should not leave another that day. Block indicates that VIC should never dial that number again. VIC will fill in the completion code selected in this field after taking the actions on this directive.

```
EXAMPLE: VIC has detected the phone number at the place of employment, Sequence No.
2, has encountered ten No Answers. Enter Complete as the Completion Code to prevent
further calls to the place of employment.
```

3. Client Setup (Option 2)

To assign Dialogues by Client, select Client Setup (Option 2) from the VIC III PREDICTIVE DIALER MAINTENANCE MENU. Enter desired Client by name or number:

```

 Client Name HUMANA DAVIS NORTH MED CTR                          Clt # 1
 Addr #1     1600 W 2000 N
 Addr #2
 City        LAYTON                  Default Dialogue
 State/Zip   UT 84041                Balance Table
 Phone       774-7166                Allow Messaging?
+------------------------------------------------------------------------+
Id#   Dialogue Name                Status Code  Sequence
==========================================================================






 (U)p, (D)own, (A)dd, (E)dit, (R)emove
 De(f)ault Diag, (B)al Table, Allow (M)essaging, (Q)uit ->
```

Client Setup

Dialogues

Dialogues are created using the Dialog Designer. Dialogs control the phone portion of a dialer call, repeating pre-defined messages when a debtor answers a call. The system can hold up to 999 different dialogues, so many dialogs can be created for different messages for each

client. The Dialer will repeat one of these messages based on the Client and/or Status Code of the account.

Different dialogues may also be created for each collector. You may create as many different dialogues for as many different collectors as you wish. Collector Dialogues are set up in the Collector Edit screen 16.

(U)p, (D)own

Scroll up or down to view all Dialogue names.

(A)dd

Define new Dialogue name.

(E)dit

Enter ID Number of Dialogue name to edit. The following will appear:

```
(01) Dialogue Name ................................. (06) Reserved
(02) Status Code                                     (07) Reserved
(03) Sequence                                        (08) Reserved
(04) Reserved                                        (09) Reserved
(05) Reserved                                        (10) Reserved


[ - Cancel, Please Select (1-10):....
```

1) Dialogue Name

Press [?] to display all defined dialogues, select desired dialogue.

2) Status Code

Enter Status Code to be used with selected dialogue.

3) Sequence

Enter the sequence 37 number to be used for this dialogue.

4-10) Reserved

Reserved for future use.

[[ ]

Exit without adding a dialogue name.

(R)emove

Enter ID number of dialogue name to remove from client.

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De(f)ault Diag

Enter dialogue to be used for client. (Press [?] to display all defined dialogues and select desired dialogue). If no entry appears in this field, the default dialogue set up in System Generation (Option 6), Item 16 – Predictive Dialogue, or Item 17 – Messaging Dialogue will be used.

(B)al Table

The Balance Table controls the number of long distance calls that may be made on Client's accounts, based on account balance. Enter the number of the Balance Table to be used for a Client's accounts.

Allow (M)essaging

Define whether Client allows messaging calls to debtors.

[Y]

Allow messaging calls, this is the default.

[N]

Block messaging calls.

4. Monitor Collectors (Option 3)

The VIC Monitor Collectors screen displays the progress of collectors currently working in the Dialer. The information displayed is invaluable in observing Dialer activity, as well as defining settings to achieve greatest efficiency. Information on this screen is updated every five seconds.

```
EXAMPLE:  The length of time spent on a current call (Curr) and a collector's average call
length (Avg) can assist in determining the most productive time of day to use the Dialer.
```

Definitions

CC

Collector Code.

Name

Collector Name.

Wk

Number of accounts worked by each collector for the current day.

Current/Wait

Length of time the collector is spending on the current call or the current time the collector is waiting for the next call. The default is set in "Show Wait in Monitor?" flag in VIC System Generation. This can be toggled on the screen using the Wait Time option below.

Avg

Either the average time of each Dialer call based on previous calls made during the current day or the average wait time between calls. The default is set in "Show Wait in Monitor?" flag in VIC System Generation. This can be toggled on the screen using the Wait Time option below.

AV

Indicates a collector's availability for a new call.

Q/C

Campaign or Queue collector is currently working in.

LU

Logical Unit (Company Number) currently being dialed.

Ext

Phone extension collector is currently working.

T

Type of dialer campaign in progress P, M, or A.

P

Predictive.

M

Messaging.

A

Attended Messaging.

Debtor Name/DAKCS #

The name of the debtor or the Account # currently being worked by collector. To toggle between the two options, use the Name Toggle feature explained below.

Options (Right-click Menu)

Evict

Administratively remove collectors from the Dialer, useful if a collector fails to correctly log out of the Dialer.

Settings

Opens the Settings dialog:

Select Company

Select the company that the settings will be applied to.

Show Account Number

If checked, the account number of the first active account with show instead of the debtor's name.

Show MSI Extension

If checked, the MSI Extension of collectors logged into VIC will be displayed on the Monitor Collectors screen.

Show Wait In Monitor

If checked, the time in the The Current/Wait field will show the time the collector has been waiting for a call. If unchecked, it will show the time the collector has been on a call.

5. View Mission Log (Option 4)

To view the VIC Mission Log (Account Dialer History) select View Mission Log (Option 4) from the VICPREDICTIVE DIALER MAINTENANCE MENU or by typing [V]. Enter desired Debtor Name or Number. The selected Debtor Master File with all actions taken by the Dialer will be displayed, including date and time of each call, Directive, phone number, dialogue name, Collector Code and phone extension of collector taking the call. If no activity has occurred on the selected account, the screen will display *"EMPTY VIC LOG."*

```
+--------------------------------------------------------------------------------+
| MORRIS              MICHAEL          Spouse:                  Ph: 774-8559    |
```

```
| 607 N 1520 W                              SSN:                              |
|                                           Lic#:                          N  |
| CLINTON                                                                  N  |
| UT 84015                                  Rem:                              |
| Emp                                           NO LONGER AT 593-0389         |
+-----------------------------------------------------------------------------+
Id#    Date    Time   Tbl Sq Directive
==============================================================================
 00040 061400 10:00 005 1  Changed Next Activi 00493775: ->061700
 00041 061400 10:00 005 1  Prev. Message Today
 00042 061900 10:14 004 1  Changed Next Activi 00493775: ->062200
 00043 061900 10:14 004 1  Voice Mail - VIC     774-8559
 00044 062700 14:40 005 1  Voice Mail - VIC     774-8559
 00045 062800 14:31 005 1  Voice Mail - VIC     774-8559
 00046 062800 18:02 005 2  Changed Status Code 00493775: ->DRV
 00047 062800 18:02 005 2  Changed Next Activi 00493775: ->062900
 00048 062800 18:02 005 2  No Phones
 00049 091500 10:30     1  New Phone Number     593-0389
 00050 100400 09:28     1  New Phone Number    *593-0389
 00051 110600 15:20     1  New Phone Number     774-8559


 U)p, D)own, Q)uit ->
```

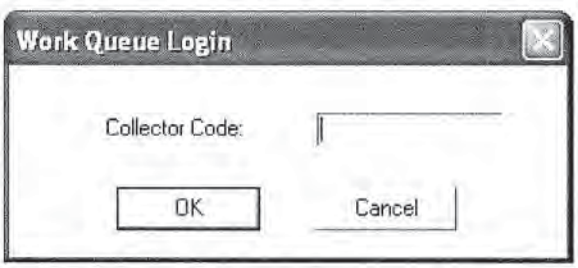
Account Dialer History

6. Begin Collector Work Queue (Option 5)

Select Begin Collector Work Queue (Option 5) from the VIC III PREDICTIVE DIALER MAINTENANCE MENU to log on to the Dialer and begin receiving incoming calls.

Step 1: Enter Collector Code

At the prompt enter your assigned Collector Code and click OK:



Available Dialer queues/campaigns will be displayed:

VIC III

Queue / Campaign	Campaign Type	Logical Unit	Machine ID
☑ #D1	Predictive	6666	VS02
☐ 10	Predictive	6666	VS02
☐ 33	Predictive	6666	VS02
☐ JB	Predictive	6666	VS02
☐ #D1	Predictive	6666	VS06
☐ 10	Predictive	6666	VS06
☐ 26	Predictive	6666	VS06
☐ 35	Predictive	6666	VS06
☐ 38	Predictive	6666	VS06
☐ 56	Predictive	6666	VS06
☐ 58	Predictive	6666	VS06
☐ 62	Predictive	6666	VS06

Login

Step 2: Login into a specific Campaign

Select the desired queue/campaign by clicking on the corresponding checkbox and click Login.

Step 3: Enter Collector's Extension or External Number.

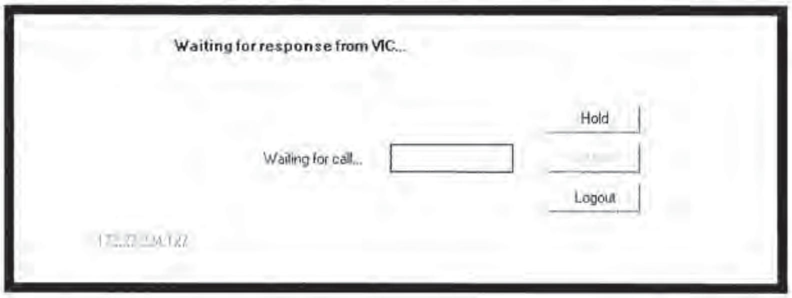
If System Generation (Option 6) Prompt for Extensions (Item 24) is set to [Y], the next prompt will be for the collector's extension or external phone number. If it is set to [N] the Dialer will attempt to contact the collector at the Transfer Extension defined in Field 1 of the VIC Collector Edit screen 16.

Step 4: Collector Answers Call

When the collector answers the connection attempt initiated by the Dialer, the monitor screen displays. When a call transfer is performed, the collector hears a beep indicating the transfer has taken place and the debtor is on the line, and the Master will display. The collector will then work the account using normal account work flow procedures. When the call is complete, the collector performs a hangup using the F6 Function Key option. Collectors will not physically hang up the phone until prepared to log off the Dialer.

Step 5: Reset for Next Call

The screen will again display in preparation for the next call transfer:



Waiting for call

The Waiting for Call screen displays the amount of time that has elapsed since the previous call transfer.

Options

Hold — Allows a collector to flag himself as unavailable to receive call transfers from the Dialer. If more than one collector is working a campaign, the Dialer will continue to dial and will transfer calls to collectors not on hold.

Logout — Completely removes collector from the Dialer.

6.1. Options

Available to Collectors While Connected to Dialer

Press [F6] Function Key to display the list of options.

```
Please Select An Option:

1. Hangup
2. Dial A New Phone Number
3. Transfer The Current Call
4. Quit

Your Choice: _...
```

1. Hangup

Disconnect current phone call while remaining connected to Dialer.

DAKCS00179

2. *Dial A New Phone Number*

Manually instruct Dialer to dial additional sequences on an account. All sequences and corresponding phone numbers will be displayed. Enter the corresponding ID Number of a sequence to dial. The phone number will be dialed immediately and the call transferred to the collector.

```
           Please Select A Phone:

  1. RES - 8017872523
  2. DEP - 8014913366
  3. SEP -
  4. CMK -
  5.
  6. SLN - 8014631756
  7.
  8.
  9.
 10.
 11.
 12. [Enter A New Phone]
 13. Quit

 Your Choice: ....
```

3. *Transfer The Current Call*

Allows a collector using the dialer to transfer a dialer call. At the prompt enter the transfer extension of a collector not currently on the dialer. The account number of the transferred call will be repeated to the individual answering that extension. The account number may then be entered to display the account on the screen.

EXAMPLE: A Spanish speaking debtor may be transferred to a Spanish speaking collector in this manner.

Dialer History [V]

Enter [V] at the Master screen to display the Mission Log 32 (Account Dialer History) of all activity completed through VIC, as well as any new phone numbers placed in the Auxiliary Dialer screen.

Auxiliary Dialer Screen [VD]

Entering [VD] from the Master screen will display the Auxiliary Dialer screen, the source of phone numbers for each debtor:

Vic Dialer

Seq #	Phone #	DOA	Contact Name	Flag	CC	Edit
1	(801) 778-2351		SMITHTERRY F.	RES		
2	398-5489		FIREMAN	DEP		
3	(801) 555-2323		MEGA-MART	SEP		
4	754-5555		JOANNE SMITH	CMK		Current Sequence: 1
5	(801) 555-1242		ETHEL SMITH			
6	(801) 555-6582		PETER JONES			
7						
8						
9						
10						
11						

Auxiliary Dialer Screen

Sequence numbers 1-4 are considered Debtor Sequences. Sequence numbers 5-11 are considered Skiptracing Sequences. (If you are using DAKCSNet you may instruct the system to automatically fill in the Skiptrace Sequences on some information searches.)

Collectors can change the sequence for the dialer to dial a different number by replacing the sequence number appearing as the first sequence with a different sequence number. The collector can then place a VIC Time Reminder for the dialer.

All collectors should have access to the Auxiliary Dialer screen in order to replace old phone numbers with new phone numbers. Edits made to phone numbers on this screen will be placed in Dialer History.

Sequence No.1

(Field 2)

Residence phone number (same as Debtor Master Field 10).

(Field 4)

Debtor name (same as Debtor Master Fields 1 and 2).

Sequence No.2

(Field 7)

Debtor employment phone number (same as Debtor Auxiliary screen Field 1).

(Field 9)

Debtor place of employment (same as Debtor Master Field 13).

Sequence No.3

(Field 12)

Spouse employment phone number (same as Debtor Auxiliary screen Field 5).

(Field 14)

Spouse place of employment (same as Debtor Auxiliary screen Field 4).

Sequence No.4

(Field 17)

CoMaker phone number (same as CoMaker phone in [CM] Field 10).

(Field 19)

CoMaker name (same as CoMaker Name in [CM] Fields 1 and 2).

Sequence Nos. 5 – 11

Used for additional phone numbers that may assist in locating debtor. These phone numbers must be placed in these fields, they are not pulled from another field in the system. (DAKCSNet will automatically place phone numbers in these fields for dialing.)

D. O. A. - Date of Attempt

Field updated when Dialer makes attempts to call debtor. May also be used as a jackdate, if a future date is placed in this field the Dialer will not allow a call to take place until that date.

FLG - Dialer Phone Flags

Flags indicate to the Dialer to dial all phone numbers holding the selected dialer flag. Each dialer line may be set to dial a specific dialer flag when necessary (see Define Auxiliary Dialer Flags 51 for more information).

CC - Complete Codes

C

VIC will not dial the number again.

M

Indicates a message has been left by the Dialer. If this field holds [M] and the Date of Last Attempt is today, the Dialer will not allow further contact at this number. Other phone numbers on the account may continue to be contacted.

```
EXAMPLE:  VIC has detected the phone number at the place of employment, Sequence
No.2, has encountered ten No Answers.  To discontinue dialing place of employment
enter [ C ] as the Completion Code in Field 11.
```

7. System Generation (Option 6)

Select System Generation (Option 6) from the VIC III PREDICTIVE DIALER MAINTENANCE MENU to display the System Generation screen, which controls the daily functions of the Dialer.

1-2) STARTING/ENDING TIME

Set parameters to control when the dialer will call in relation to particular time zones. The system will recognize these times based on the time zone in which the debtor resides, and will not call a debtor in a time zone outside of established parameters.

3) CLEAR EVERYDAY

Refers to the Directive History in the Action Tables. [Y] in this field will result in the counter of the Directive History being cleared each day, and tracking will begin when the Dialer is next activated. It is recommended that [N] be entered in this field to allow the counter to count beyond the current day.

```
EXAMPLE:  In Action Table No.5 66, Action Line 2 indicates the action VIC will take
when encountering the VIC Directive "Busy":  VIC will Time Remind the account for 15
minutes, then dial again. The Count of 1 - 3 indicates that VIC will follow this course
of action the first three times it encounters a "Busy" Directive. If [ Y ] appears in
Item 3 - CLEAR EVERYDAY, the number of times the "Busy" Directive is encountered will
be cleared at the end of the day, and the count will begin at 1 when Dialer is next
activated.
```

4) CLEAR COUNT FLAG (0-2)

[0]

Reset Action Table Counter if there is a new phone number. This will remove the Completion Code "C" from the phone field, allowing the number to be dialed.

[1]

Action Table Counter will reset with a new phone number or a party connect.

[2]

Reset Action Table Counter when a new Directive occurs.

5) CLEAR VTR'S DAILY

[Y]

Clear all VIC Time Reminders at the end of each day.

[N]

VTRs will not be cleared, allowing them to be contacted at a later date.

6) CHECK FUTURE JACKDATES ON VTR

[N]

Dial future jackdates that have a VIC Time Reminder.

[Y]

Do not dial future jackdates.

7) PHONE TYPE (0-2)

Controls the type of calls that may be performed:

[1]

Allow local calls only.

[2]

Allow long distance calls.

8) ADD '1' TO LONGDIST #

[Y]

Add 1 to any number determined by Dialer to be long distance.

9) PHONE HANDLE FLAG (0 - 4)

[0]

Phone number found in Field 10 of the Debtor Master will be dialed.

[1]

System will check the area code associated with the zip code, and match it to the area code on the home phone number. If these area codes are different, the system will change the area code to the area code associated with the zip code, and will then attempt

to dial it.

[2]

System will check the area code associated with the zip code and match it to the area code on the phone number. If the area codes are different the system will use the VIC Directive in the Action Table and exclude the call.

[3]

A T1 will be used in a 10 digit dialing environment.

[4]

VIC will check the area code and zipcode similar to mode 2, but will also check time zone. If the area code and zip code belong to the same time zone, VIC will dial the phone without error.

10) BLOCK NON-LICENSED STATES

[Y]

System will check the VIC Non-Licensed State Table. Debtors residing in states entered in this table will not be called. See Define Non-Licensed States 56 for further information.

11) RESET SEQUENCE TO 1

[Y]

Reset current sequence 37 on Auxiliary Dialer screen to Sequence No.1 (Residence Phone) each night when VIC night reports are run.

12) COLLECTOR/LINE RATIO (This field is obsolete and is controlled in the VIC Client)

Indicate desired ratio by entering the number of Dialer Lines (1 - 9) for each collector. The dialer will then activate indicated number of lines per collector when the collector is available. On an eight line Dialer, with the ratio of two Dialer Lines per collector (2:1), four collectors should be fielding calls. This method results in the maximum number of direct connects with a minimum number of debtors being put on hold and eventually hanging up.

```
EXAMPLE:  If eight Dialer Lines are active and three collectors are signed onto the
Dialer, only six lines would begin dialing.  When a collector receives a direct connect
two lines would cease dialing.  When the collector completes the call two lines would
again begin dialing.
```

13 - 14) FREE-FOR-ALL START/END

Define a time range when time zone blocks are not in affect. Accounts may then be dialed that would normally always time zone block (bad zip code, area code, etc.). Both the start and

end fields must be fill in or left blank. Filling in just one field will allow VIC to call any time.

15) SHOW BLOCKED TIME ZONE IN TOTAL HISTORY

Indicate whether to display Dialer results in Total History when an attempt is made to a blocked time zone.

16) PREDICTIVE DIALOGUE

Default Dialogue Setup, used to transfer debtors to a collector, or to leave voice mail or answering machine messages. This Dialogue can also be set to transfer voice mail and answering machines responses to a collector.

17) MESSAGING DIALOGUE

General Dialogue Setup, used to leave a message with a debtor, voice mail, or answering machine.

18) LONG DISTANCE PREFIX

Access code used by agency's phone system to access an outside line.

19) LONG DISTANCE SUFFIX

Accounting code used by agency to track the cost of VIC. This is attached to the end of the phone number dialed. (Some phone systems do not have accounting capabilities.)

20) MESSAGING DELAY (This field is obsolete and is controlled in the VIC Client)

When running Messaging Campaigns and Predictive Dialing concurrently, a pause of at least one second is required prior to each message. If running a Messaging Campaign only enter [0] in this field.

21) PARTY CONNECT MINIMUM TIME

(In the current version, this field is obsolete and is controlled in the VIC Client. In Older versions, this field still is usable.)

Minimum number of seconds required to establish a call as a Party Connect instead of a Hang Up.

22) USE A/C FOR NON LICENSED STATE

A Y indicates that VIC will use the area code for non-licensed states instead of the ZIP code.

23) IGNORE FORCE FEED

[Y]

Do not dial Force Feed accounts.

[N]

Dial all Force Feed accounts first.

24) PROMPT FOR EXTENSION

[Y]

Prompt collectors to enter their phone extension each time they sign on.

[N]

Use phone extension found in VIC Collector Setup screen.

25) USE BALANCE TABLE

[Y]

Dial long distance calls based on parameters of Balance Table.

26) USE AUXILIARY ACTION SUMMARY

[Y]

Auxiliary Action Summary will be updated by VIC, in addition to collector updating the Action Line.

27) USE COMAKERS

[Y]

Dialer to include CoMakers as part of Skiptrace Sequencing.

28) DAYS TO RETAIN HISTORY

The night process will move history from the active history file to an archive history file when the number entered in this field is reached. Enter [0] in this field if history is not to be archived.

```
Note:  Archiving history will result in VIC running faster and more efficiently.
```

29) 7 DIGIT PHONE PREFIX

Placed at the beginning of a 7 digit phone number. (Item 9 – PHONE HANDLE FLAG must be set to 0.)

30) 7 DIGIT PHONE SUFFIX

Placed at the end of a 7 digit phone number. (Item 9 – PHONE HANDLE FLAG must be set to 0.)

31) USE DAYLIGHT SAVINGS TIME?

[Y]

For agencies located in a state that uses Daylight Savings Time.

[N]

Agency is located in a state that does not use Daylight Savings Time.

32) POP MESSAGING PARTY CONNECTS?

Indicate whether to pop messaging party connects to a backup extension. Depending on the current phone system, this option might cause delays and should be evaluated if changed.

```
Note: the Non-Licensed State Table allows users to define popping messaging party
connects by state.
```

33) SETUP PROMPT (L/C/B)?

Indicate whether your Dialer is:

L

Line oriented (VIC III Version 1.0)

C

Campaign oriented

B

Both (available for VIC III 2.0)

34) USE ZIP TO DETERMINE AREA CODE ON 7 DIGIT NUMBERS ON SEQUENCE 2 AND ABOVE?

[Y]

Area code on account will be used to identify the area code. Dialer will then dial complete 10 digit number.

35) USE AREA CODE FOR TIME ZONE?

[Y]

Area code will be used exclusively to determine time zone on all sequences.

36) SHOW MSI IN MONITOR? (Y/N)

[Y]

MSI Extension of collectors logged into VIC will display on Monitor Collectors screen.

37) USE DIAL-IN EXTENSIONS? (Y/N)

[Y]

Dialer will prompt collectors to dial an MSI Extension to receive predictive calls.

38) HISTORY MOVE BAILOUT TIME

The VIC night process will terminate archiving VIC history at this defined time. If this item is blank the night process will continue archiving history until the entire batch is complete.

39) VERSION 3 (Y/N)?

Indicates Version 3 of the software has been installed on the Unix Server. After Version 3 has been installed this flag makes new features visible.

40) GLOBAL MSI TRACKING?

Not applicable to new version of VIC.

41) NO SOCKET COMMUNICATION?

[Y]

Disables communication between the server and the Windows client. This flag can be

used by DAKCS Support for debugging/testing purposes.

42) ATTENDED DIALOGUE

The default dialogue to be used during an attended messaging campaign.

43) SHOW ACCT # IN MONITOR? (Y/N)

[Y]

The VIC monitor screen will display the first active account under the master that is being worked by the collector, not the debtor's name.

44) SHOW F6 TRANSFER? (Y/N)

[Y]

When F6 is pressed the transfer option will be displayed.

45) SHOW WAIT IN MONITOR? (Y/N)

[Y]

The Monitor Collectors screen will display the current and average time the collector waits for the next call.

46) NEW EXT HANDLING (Y/N)

[Y]

VIC will call the collector's extension during the VIC login process to make the phone connection into the Dialer.

47) AUTO LOAD BALANCE? (Y/N)

With two or more VIC machines, this options balances the number of collectors logged in across multiple machines.

48) Update CC TO "M" ON "O" ACTIONS (Y/N)

Updates the completion code in the VIC dialer auxiliary to M when the collector enters an O as a part of the Legacy Action.

49) LOG F6 ALT DIAL PHONES? (Y/N)

When a collector uses the F6 function and enters a new number, that number will be logged to VIC History.

50-54) Cell Phone Scrubbing

These System Generation fields are used in the Cell Phone Scrubbing module. Please contact DAKCS for more information on Cell Phone Scrubbing. A separate manual covers the details of how that module works.

50) MARK CELL PHONES (Y/N)

When set to Y, the system will automatically check each phone number against the database and change the phone flag to CEL if the number is in the database. This check is performed for all phone numbers attached to a debtor when the account work screen is accessed or for a single phone number when it is sent to VIC to be dialed or when it is edited. Remember, the CEL flag can be set to act like either CEB or CEA. If Cell Phone Scrubbing is not enabled on your system this flag will be set to N.

51) MASK BLOCKED CELL PHONES (Y/N)

When set to Y, the system will replace a phone number appearing in the system with the word "Unverified" for phones flagged as CEL and "Blocked" for phones flagged as CEB. CEA flagged phone numbers will appear as normal. All edit screens will still show the phone numbers and allow them to be edited.

Note: Beyond users can click in a masked field to show the masked number without having to edit the number.

52) UNVERIFIED CELL PHONE FLAG

The three digit phone flag for unverified cell phone numbers. The default is CEL. With Marked Cell Phones turned on, the flag for phone numbers that match the cell phone database are changed to this code. The flag can also be changed manually by the user.

53) APPROVED CELL PHONE FLAG

The three digit phone flag for approved cell phone numbers. The default is CEA. This flag is set manually by the user when a cell phone is approved for use in the system.

54) BLOCKED CELL PHONE FLAG

The three digit phone flag for blocked cell phone numbers. The default is CEB. This flag is set manually by the user when a cell phone should not be used in the system.

Note: 57 also applies to Cell Phone Scrubbing.

55) Default Area Code

Adds the entered three digit area code to seven digit phone numbers in the system, so VIC will

be able to use those numbers throughout the whole system. This assumes that all seven digit phone numbers are missing a common area code.

56) Check NLS and TZ 1st?

If set to "Y," VIC/Vocality will check time zone, followed by non-licensed state, and then the dial flag, and all area code flags will be disabled.

57) Drop use CEA DFLAG?

If using Tape Drops with Cell Phone Scrubbing, this flag determines whether the cell phones are entered into the systems flag as CEA (Approved) or CEL (Unverified). A "Y" entered for this flag indicates that the cell phones will be flagged as CEA.

8. Define Tables (Option 7)

Options in the Define Tables menu control the internal decision-making process of VIC.

```
01. DEFINE LOCAL EXCHANGES        10. DEFINE TIME SLOTS
02. DEFINE STATUS CODES TO SKIP   11. MACHINE/LINE TABLE
03. DEFINE AUX DIALER FLAGS       12. MSI TRACKING MANAGMENT
04. DEFINE LOCAL LONG DISTANCE    13. DEFINE DIRECTIVE LOGGING
05. DEFINE LONG DIST BAL TABLE    14. RESERVED
06. DEFINE BACKUP EXTENSIONS      15. RESERVED
07. DEFINE NON-LICENSED STATES    16. RESERVED
08. DEFINE PHONES TO SKIP         17. RESERVED
09. DEFINE MSI/PBX XREF           18. RETURN TO PREVIOUS MENU
```

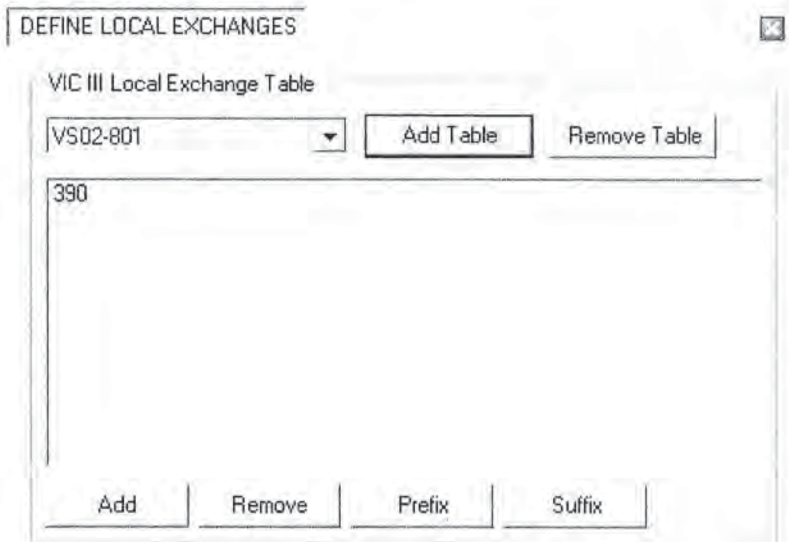
Define Tables

01. DEFINE LOCAL EXCHANGES

Define phone number exchanges (prefixes) that are local calls within an area code.

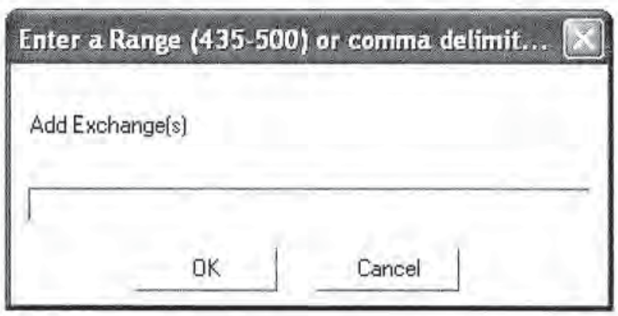
In Beyond

In Beyond, select a VIC Machine from the drop down menu. Select Add Table to add new Exchange Tables to the menu and Remove Table to delete an Exchange Table from the menu. The Menu at the bottom adds and removes number in the selected table and adds prefixes and suffixes to the numbers.



Define Local Exchanges in Beyond

When selecting Add, enter exchanges at the prompt.



In The Sting

```
Enter A Machine Name, ENTER=ALL:  ...................
```

Enter the VIC machine name that will use the exchanges, or [RETURN] to use defined exchanges for all existing VIC machines. At the prompt enter the area code that includes the local exchanges to be defined.

The Local Exchange Table will display as in the following example.

DAKCS

```
VIC III Local Exchange Table For Area Code 801, Machine: ALL

001) 217 020) 396 039) 499 058) 605 077) 659 096) 732 115) 784 134) 941 153) 769
002) 279 021) 398 040) 510 059) 612 078) 663 097) 737 116) 786 135) 985 154) ...
003) 309 022) 399 041) 516 060) 614 079) 668 098) 740 117) 791 136) 991 155) 979
004) 315 023) 409 042) 525 061) 620 080) 670 099) 745 118) 807 137) 295 156) ...
005) 317 024) 416 043) 528 062) 621 081) 675 100) 749 119) 814 138) ... 157) 631
006) 332 025) 430 044) 529 063) 622 082) 678 101) 751 120) 820 139) ... 158) ...
007) 334 026) 436 045) 540 064) 624 083) 681 102) 752 121) 821 140) ... 159) ...
008) 336 027) 444 046) 543 065) 625 084) 686 103) 760 122) 825 141) ... 160) ...
009) 337 028) 452 047) 544 066) 626 085) 689 104) 761 123) 829 142) ... 161) ...
010) 340 029) 457 048) 546 067) 627 086) 690 105) 771 124) 845 143) ... 162) ...
011) 387 030) 458 049) 547 068) 628 087) 695 106) 773 125) 866 144) ... 163) ...
012) 388 031) 459 050) 549 069) 629 088) 697 107) 774 126) 876 145) 725 164) ...
013) 389 032) 469 051) 552 070) 632 089) 698 108) 775 127) 881 146) ... 165) ...
014) 390 033) 475 052) 564 071) 640 090) 710 109) 776 128) 896 147) ... 166) ...
015) 391 034) 476 053) 586 072) 643 091) 720 110) 777 129) 917 148) 651 167) ...
016) 392 035) 477 054) 589 073) 644 092) 728 111) 779 130) 920 149) 915 168) ...
017) 393 036) 479 055) 591 074) 645 093) 729 112) 778 131) 926 150) ... 169) ...
018) 394 037) 497 056) 593 075) 231 094) 730 113) 781 132) 927 151) 859 170) ...
019) 395 038) 498 057) 603 076) 650 095) 731 114) 782 133) 940 152) 205 171) ...

ID#,(D)el,(N)ext,(P)rev,(R)ange,(L)ocal Prefix,Local (S)uffix,(Q)uit ->
```

Local Exchange Table

Enter the first three digits of all local phone numbers. Area codes will then be excluded when these three digits (prefixes) are dialed.

(D)el

Delete a defined extension.

(N)ext

View next page.

(P)rev

View previous page.

(R)ange

Enter a range of numbers at one time; example 773 - 777.

(L)ocal Prefix, Local (S)uffix

When in a 10-digit dialing area with multiple area codes that are not long distance, enter the prefix and/or suffix for each number prior to dialing.

02. DEFINE STATUS CODES TO SKIP

Select Option 2 to enter Status Codes to be disregarded by VIC.

```
     VIC III WILL IGNORE ANY ACCOUNT HOLDING THE FOLLOWING STATUS CODE:

C   X
CCR
CDD
CDE
CRE
FWD
JUG
L
LBK
LEG
LGN
NAC
NOH
PIF
RAS
RIS
SIF
TS

          (A)dd, (D)elete, (E)xit -> _
```

Type [A] to add a new Status Code, [D] to delete an existing Status Code. You will see:

```
Please Enter A Status Code -> ...
```

Enter Status Code to skip.

```
EXAMPLE:  [ L ]        Block calls to accounts holding a Status Code beginning with "L"
          [ LE ]       Block calls to accounts holding a Status Code beginning with
"LE"
          [ LEG ]      Block calls to accounts holding the Status Code LEG
```

03. DEFINE AUXILIARY DIALER FLAGS

Dialer Flags are user defined to represent different types of phone numbers. Each Dialer Line may be set to dial a specific Dialer Flag. Select Option 3 to define Dialer Flags:

ADD/ EDI T/ DELETE
1. ADD NEW FLAGS
2. EDI T EXI STI NG FLAGS
3. DELETE EXI STI NG FLAGS
4. PRI NT EXI STI NG FLAGS
5. RETURN TO PREVI OUS MENU

Make your selection and at the prompt enter a Dialer Flag to add, edit or delete:

```
ENTER DIALER FLAG

.................................
```

The Dialer Flag Setup screen will be displayed:

```
                    VIC III Dial Flag Setup

                                                     Dial Flag  CEL

     (01) Description   CELL PHONE
     (02) Reserved
     (03) Reserved
     (04) Reserved
     (05) Reserved


                    [ - Cancel, Please Select (1-5):_...
```

Enter Dialer Flag description to create or edit, and select [RETURN].

EXAMPLE: Dialer Flag CEL may be defined to represent cell phone numbers. Any phone number with an assigned Dialer Flag of CEL would then be identified as a cell phone number.

Print Existing Flags

Select this option to print currently defined Dialer Flags:

```
-----------------------Please Select A Dial Flag:-----------------------

1.                                                          000016
2.CEL         CELL PHONE                                    000012
3.CMK         Comaker                                       000007
4.DEP         Debtor Employment                             000001
5.GRL         GIRLFRIEND                                    000015
```

Dialer Flags created in this option will appear on the Auxiliary Dialer screen as in the following example:

Auxiliary Dialer Screen

The Auxiliary Dialer 37 screen offers 11 sequences, each sequence may have a Dialer Flag assigned to it. Dialer Flags used for Sequence Numbers 1 - 4 are predefined as follows:

Sequence No.1- Residence phone number (RES)

Sequence No.2 - Debtor employment (DEP)

Sequence No.3 - Spouse employment (SEP)

Sequence No.4 - CoMaker phone (CMK)

User defined Dialer Flags representing additional phone numbers may be assigned to Sequence Nos. 5 - 11.

```
EXAMPLE:  During a skiptracing campaign you may want only to contact relatives.  Enter
[ REL ] as the Dialer Flag to dial relatives only, bypassing neighbors, references,
etc.
```

04. DEFINE LOCAL LONG DISTANCE AREA CODES

This option is used for phone systems or areas that must dial all ten digits of a phone number. Some are local calls, and do not have the same long distance prefix or suffix as defined in System Generation (Option 6), Items 18, 19, 29 or 30. Select Define Local Long Distance Area Codes (Option 4) to set up a different prefix and/or suffix, depending on your areas and phone company. Certain states may require different dialing codes.

DAKCS

```
                    VIC III Local Long Distance Area Code Definition

001) 778 020) ... 039) ... 058) ... 077) ... 096) ... 115) ... 134) ... 153) ...
002) 593 021) ... 040) ... 059) ... 078) ... 097) ... 116) ... 135) ... 154) ...
003) 772 022) ... 041) ... 060) ... 079) ... 098) ... 117) ... 136) ... 155) ...
004) 479 023) ... 042) ... 061) ... 080) ... 099) ... 118) ... 137) ... 156) ...
005) 714 024) ... 043) ... 062) ... 081) ... 100) ... 119) ... 138) ... 157) ...
006) ... 025) ... 044) ... 063) ... 082) ... 101) ... 120) ... 139) ... 158) ...
007) ... 026) ... 045) ... 064) ... 083) ... 102) ... 121) ... 140) ... 159) ...
008) ... 027) ... 046) ... 065) ... 084) ... 103) ... 122) ... 141) ... 160) ...
009) ... 028) ... 047) ... 066) ... 085) ... 104) ... 123) ... 142) ... 161) ...
010) ... 029) ... 048) ... 067) ... 086) ... 105) ... 124) ... 143) ... 162) ...
011) ... 030) ... 049) ... 068) ... 087) ... 106) ... 125) ... 144) ... 163) ...
012) ... 031) ... 050) ... 069) ... 088) ... 107) ... 126) ... 145) ... 164) ...
013) ... 032) ... 051) ... 070) ... 089) ... 108) ... 127) ... 146) ... 165) ...
014) ... 033) ... 052) ... 071) ... 090) ... 109) ... 128) ... 147) ... 166) ...
015) ... 034) ... 053) ... 072) ... 091) ... 110) ... 129) ... 148) ... 167) ...
016) ... 035) ... 054) ... 073) ... 092) ... 111) ... 130) ... 149) ... 168) ...
017) ... 036) ... 055) ... 074) ... 093) ... 112) ... 131) ... 150) ... 169) ...
018) ... 037) ... 056) ... 075) ... 094) ... 113) ... 132) ... 151) ... 170) ...
019) ... 038) ... 057) ... 076) ... 095) ... 114) ... 133) ... 152) ... 171) ...

ID#, (N)ext, (P)revious, (L)ong Prefix, Long (S)uffix, (Q)uit ->
```

(L)ong Distance Prefix

Enter access code used by agency's phone system to access an outside line for these specific area codes.

Long Distance (S)uffix

Enter accounting code used by agency to track the cost of VIC. This is appended to the end of the phone number dialed. (Some phone systems do not have accounting capabilities.)

05. DEFINE LONG DISTANCE BALANCE TABLE

The Long Distance Balance Table controls the number of long distance calls made on accounts, based on the total balance (principal, interest, other, court costs and attorney fees) of the Master. These tables are attached to the Dialer Lines or to the Client Setup.

Select Option 5 to display:

```
       TABLE ADD/EDIT/DELETE

   1. ADD NEW TABLES
   2. EDIT EXISTING TABLES
   3. DELETE EXISTING TABLES
   4. RETURN TO PREVIOUS MENU

          YOUR OPTION:_....
```

Add New Long Distance Balance Table

Select Option 1. At the prompt enter the number to assign to the table being defined. The

following will display:

```
                    VIC III Long Distance Balance Table

 Minimum Balance            Maximum Balance            Number of Calls


 (01) $      0.00          (02) $     30.00          (03)    1
 (04) $     30.01          (05) $     60.00          (06)    2
 (07) $     60.01          (08) $    125.00          (09)    5
 (10) $    125.01          (11) $    300.00          (12)    7
 (13) $    300.01          (14) $    500.00          (15)   10
 (16) $    500.01          (17) $   1000.00          (18)   15
 (19) $   1000.01          (20) $   5000.00          (21)   20
 (22) $   5000.01          (23) $ 999999.99          (24)   30


                          [ - Cancel, Please Select (1-24) ....
```

Eight different minimum/maximum balance ranges are available, each may be set up for the number of calls allowed in each range. Enter desired dollar amounts for the range, followed by the number of calls. Status Codes defined as "Status Codes to Skip 50" will not be included in these balances.

```
EXAMPLE: In above Fields 1 - 3, only one long distance call will be made by the
Dialer on an Master with a balance under $30.00.
```

Edit and Delete Existing Long Distance Balance Tables

Make your selection and at the prompt enter the number of a Long Distance Balance Table to edit or delete.

06. DEFINE BACKUP EXTENSIONS

Backup Extensions are used when all collectors logged into the Dialer are currently on a Dialer call and a debtor is waiting on hold. The Backup Extension may be used to transfer the debtor to a collector not currently logged into the Dialer. Each individual Queue or Campaign may be assigned a group of Backup Extensions.

Select Option 6 and enter a Queue or Campaign name to create or edit a Backup Extension Table:

```
                 VIC III Backup Extensions For Queue/Campaign: DA

318
320
326
327
```

Select (A)dd to add a Backup Extension, and enter the extension at the prompt. When a call is

transferred to a Backup Extension a message will repeat the account number. This allows the individual answering the phone to display the account in inquiry and ask for the debtor by name.

07. DEFINE NON-LICENSED STATES

Select this option to restrict Dialer from contacting "Closed Border" states, or states in which your agency is not licensed. The restriction may be limited to predictive dialing only, which will allow messaging, or all contacts may be restricted. Calls to these states may be restricted to specific days of the week or to specific time frames.

VIC III Non-Licensed State Table

Id#	Abbr	State	A/S Time	A/E Time	A/DOW	A/P	A/POP	A/M
1	AR	ARKANSAS	ALWAYS BLOCK			No	No	No
2	AZ	ARIZONA	ALWAYS BLOCK			No	No	No
3	CT	CONNECTICUT	ALWAYS BLOCK			No	No	No
4	HI	HAWAII	ALWAYS BLOCK			No	No	No
5	LA	LOUISIANA	ALWAYS BLOCK			No	No	No
6	MA	MASSACHUSETTS	ALWAYS BLOCK			No	No	No
7	MD	MARYLAND	ALWAYS BLOCK			No	No	No
8	ME	MAINE	ALWAYS BLOCK			No	No	No
9	MN	MINNESOTA	ALWAYS BLOCK			No	No	No

(U)p, (D)own, (A)dd, (E)dit, (R)emove, (Q)uit ->

Select (A)dd or (E)dit to display:

VIC III Non-Licensed State Definition

```
(01) State Abbreviation                    AR
(02) Allowed Start Time
(03) Allowed End Time
(04) Allowed Day Of Week
(05) Allow Predictive? (Y/N)
(06) Allow Pop Msg Party Connect? (Y/N)
(07) Allow Messaging? (Y/N)

        [ - Cancel, Please Select (1-7) :....
```

Non-Licensed State Definition

1) State Abbreviation

Two character state abbreviation for restricted state.

2-3) Allowed Start/End Times

Specific times calls may be placed to accounts in the state.

4) Allowed Day of Week

Day(s) of the week calls may be placed to accounts in the state: SUN, MON, TUE, WED, THU, FRI, SAT.

5) Allow Predictive?

Enter [Y] to allow predictive dialing but not messaging.

6) Allow Pop Message Party Connect?

This feature displays a debtor's account screen to a collector and transfers the call when a party connect is detected. Enter [Y] to utilize this feature by state.

7) Allow Messaging?

Enter [Y] to allow messaging in the state.

08. DEFINE PHONES TO SKIP

Select Option 8 to block dialing specific phone numbers, such as 911, local police and fire departments, or large businesses that do not allow employees to receive phone calls.

VIC Phone Skip Table
3594142
911
(A)dd (D)elete (N)ext (P)revious (E)xit ->

Select (A)dd to add a phone number to the table, (D)elete to delete a number, and enter phone number at the prompt.

09. DEFINE MSI/PBX XREF

Select Option 9 to define cross reference extensions for System Generation (Option 6), Item 33 - SETUP PROMPT (L/C/B). You may cross reference an MSI Extension (+1) and an analogue extension (-223). The phone system may be set to route analogue extensions directly to an MSI Extension, allowing a collector to dial 223 to connect to MSI 1.

Internal Switching

Lines from the back of the computer run to the Dialer Stations and a card in the Dialer Computer switches the call to the collector. This mode of switching is the fastest

method, usually taking about a half second, and is also known as an MSI Extension transfer.

External Switching

The phone system switches the call to the collector. This method can take between 2 to 4 seconds, and is also known as an analogue extension transfer.

Both Internal and External

It is possible to do both Internal and External Switching, providing you have the Internal Switching Card.

Prefix Use for Switching

The system understands which method to use to switch a call based on the prefix preceding a collector's phone extension in the VIC Collector Setup screen.

" + "

indicates Internal Switching

" - "

indicates External Switching.

Select Option 9 to display:

```
        MSI EXT ADD/EDIT/DELETE

   1. ADD NEW MSI EXTS
   2. EDIT EXISTING MSI EXTS
   3. DELETE EXISTING MSI EXTS
   4. PRINT EXISTING MSI EXTS
   5. RETURN TO PREVIOUS MENU

            YOUR OPTION:_....
```

Add, Edit, or Delete MSI Extensions

Make your selection and enter the name or number of an MSI Extension to add, edit, or delete. The cross reference table will display:

```
                    VIC III MSI/PBX Extension XREF

(01) MSI Extension       +1
(02) PBX Extension       421
(03) Machine ID          VS06

                    [ - Cancel, Please Select (1-3) :_...
```

Print Existing MSI Extensions

Select Option 4 to print all currently defined MSI Extensions and corresponding cross references:

```
VIC III MSI/PBX EXTENSION XREF          SEP 15, 2006  10:28:34     PAGE 1

MSI              PBX              MACHINE ID
+1               421              VS02
+2               422              VS02
+3               423              VS02
+4               424              VS02
+5               425              VS02
+6               426              VS02
```

10. DEFINE TIME SLOTS

To ensure contacts on accounts will be attempted at different periods throughout the day, Time Slots to be used by the Dialer may be defined in this option. The following screen will be displayed:

```
                    VIC III Time Slot Table

 Id# Start Time End Time   Time Slot Description
==============================================================================
 1   08:00:00   17:30:00   1        DAY SLOT
 2   17:31:00   21:00:00   3        EVENING SLOT




 (U)p, (D)own, (A)dd, (E)dit, (R)emove, (Q)uit -> _
```

```
EXAMPLE: If an initial call made in Time Slot 1 (8am - 10am) is detected as "No
Answer", the Dialer may be instructed to Time Remind the account for another attempt in
Time slot 2 (4pm - 6pm).
```

Add New Time Slot

Select (A)dd to display the Time Slot Cross Reference Table:

```
                              VIC III Time Slot XREF
(01) Start Time       ........
(02) End Time
(03) Time Slot ID          0
(04) Description

                             [ - Cancel, Please Select (1-4):....
```

Enter Start Time, End Time, Time Slot ID Number, and Description. The defined time slot will then be available for use with the Action Tables.

Edit or Remove Time Slot Tables

Select (E)dit to edit existing Time Slot Tables. Select (R)emove to delete Time Slot Tables.

11. MACHINE/LINE TABLE

Allows prefixes and suffixes specific to individual lines to be dialed, and is used to perform call accounting on individual lines used by VIC. Select Option 11 to display available lines.

VIC III Machine/Line Cross Reference Table

Id#	Machine	Line	Dial P	Dial S	Add 1	7 Dig P	7 Dig S
1	VS06	001					
2	VS06	002					
3	VS06	003					
4	VS06	004					
5	VS06	005					
6	VS06	006					
7	VS06	007					
8	VS06	008					
9	VS06	009					
10	VS06	010					
11	VS06	011					
12	VS06	012					
13	VS06	013					
14	VS06	014					

(U)p, (D)own, (A)dd, (E)dit, (R)emove, (Q)uit ->

Select (A)dd to define properties for a particular line:

```
                    VIC III Machine/Line Setup

(01) Machine ID          VS06
(02) Line ID             001
(03) Dial Prefix         9
(04) Dial Suffix
(05) Add 1 To LongDist # Y
(06) 7 Digit Prefix      801
(07) 7 Digit Suffix
(08) Reserved
(09) Reserved
(10) Reserved
(11) Reserved
(12) Reserved            _.

                         [ - Cancel, Please Select (1-12) ....
```

Machine/Line Setup

(01) Machine ID

Identifies table these properties will be used for.

(02) Line ID

Identifies line these properties will be used for.

(03) (04) Dial Prefix/Dial Suffix

Prefix or suffix to be used whenever line is utilized by VIC.

(05) Add 1 to LongDist #

Indicate whether "1" should be dialed for long distance phone numbers.

(06) (07) 7 Digit Prefix/Suffix

Prefix and suffix to be used when dialing seven digit (local) phone numbers.

Edit or Remove Machine/Line

Select (E)dit to edit Machine/Line properties, or (R)emove to delete a Machine/Line.

12. MSI TRACKING MANAGEMENT

Tracks and maintains MSI Extensions used by collectors to connect to the Dialer.

```
            Please Select:

 1. Allocated Extension Report
 2. Clear Extensions/Collectors
 3. Manually Busy An Extension
 4. Quit

Your Choice: ....
```

Allocated Extension Report

A list of currently defined MSI Extensions, corresponding collector numbers and Machine ID.

Clear Extensions/Collectors

Clear a collector's defined MSI Extension in the VIC Collector Setup screen.

Manually Busy An Extension

Flag an extension as busy, Dialer will then be unable to allocate it to a collector for call transfers.

13. DEFINE DIRECTIVE LOGGING

Select Option 13 to define Directive results to be logged in Dialer history:

```
VIC III DIRECTIVES                        SEP 19, 2006  14:26:12     PAGE 1

D/N DESCRIPTION                                                     LOG
0   Get Application Type                                            Y
1   VIC Line Ready                                                  Y
2   Initialize VIC Globals                                          Y
3   Perform Call Transfer                                           Y
4   Decrement The Counter                                           Y
5   System Reserved!!!                                              Y
6   Generate Collector Messages                                     Y
7   Generate Data List                                              Y
8   Update VICSETUP                                                 Y
9   Update The Dialogue List                                        Y
10  Party Connect                                                   Y
11  Voice Mail                                                      Y
12  Busy                                                            Y
13  No Answer                                                       Y
14  3 Tone Intercept                                                Y
16  Call Error                                                      Y
17  Fax                                                             Y
18  No Dialtone                                                     Y
19  No Ring                                                         Y
 Press Any Key..._
```

Select (E)dit to edit a Directive or to log the Directive results in Dialer history:

```
                        VIC III Directive Log

(01) Numeric Directive     10
(02) Result Name          Party Connect
(03) Log To VIC History Y

              [ - Cancel, Please Select (1-3):_...
```

9. Employee Access (Option 8)

The Employee Access option allows you to define individual employee permissions to execute dialer options. Select Employee Access (Option 8) and enter the employee name to define permissions.

```
        ENTER NAME (LAST FIRST)


      ................................
```

After entering an employee, the Employee Access screen will be displayed:

```
                VIC III Employee Access

(01) Allow Add Lines                          N
(02) Allow Remove Lines                       N
(03) Allow Modify Collector                   N
(04) Allow Add Templates                      N
(05) Allow Remove Templates                   N
(06) Allow Edit Templates                     N
(07) Allow Change Template Desc               N
(08) Allow Action Table Maintenance           N
(09) Allow Copy Templates                     N
(10) Allow Change Pace                        N
(11) Allow Evict                              N

              [ - Cancel, Please Select (1-11):_...
```

Using the Employee Access Screen

Enter [Y] in each field to allow access; [N] to deny access.

Definition of the Items in the Employee Action Screen

(01) Allow Add Lines

Add additional Dialer Lines to the Dialer Setup screen.

(02) Allow Remove Lines

Remove existing Dialer Lines from the Dialer Setup screen.

(03) Allow Modify Collector

Modify individual collector's setup in Dialer Setup, including settings controlling collector's Dialer extensions and individual collector Dialogues.

(04) Allow Add Templates

Allows created templates in Dialer Setup.

(05) Allow Remove Templates

Remove or delete existing dialer templates.

(06) Allow Edit Templates

Edit existing dialer templates.

(07) Allow Change Template Description

Change descriptions on existing dialer templates.

(08) Allow Action Table Maintenance

Access, create and edit Action Tables65.

(09) Allow Copy Templates

Copy existing dialer templates. Copied templates may then be modified to create new templates.

(10) Allow Change Pace

Modify the "pace30" of the Dialer.

(11) Allow Evict

Administratively remove collectors from VIC, which is useful when a collector fails to correctly log out of VIC.

10. DAKCS Query (Option 15)

This utility is a system feature not unique to VIC. This option links to the Beyond/Sting DAKCS Query. Please see the Beyond help file (select Help and Contents from the main menu) or "The Sting" Accounts Receivable Management Manual for information.

11. The Manager (Option 16)

This utility is a system feature not unique to VIC. This option links to the Beyond/Sting The Manager. Please see the Beyond help file (select Help and Contents from the main menu) or "The Sting" Accounts Receivable Management Manual for information.

12. Counter Reset By Master (Option 17)

This option clears the counter of the number of contacts made on an individual Master, which removes completion codes, clears the counter of the number of busy, no answer, and answering machine attempts. Resetting counters will renew account eligibility for the dialer when the original master has been purged from the system.

Select Counter Reset By Master (Option 17) and enter desired account number at the prompt.

13. Action Table Overview (Option 18)

Action Tables determine the Dialer's response to various situations. Use an Action Table to define the action that should be taken for any Directive VIC encounters (see VIC Directives73). Each Dialer Line will have one Action Table, with no limit to the number of Action Lines that can be defined on the Action Table.

Table	Description
001	GENERIC TABLE FOR MAJORITY
002	TYPE DEBT 3 SEQUENCING
003	TABLE FOR CLOSED (C) CODED ACCOUNTS ONLY
004	NIGHT/MESSAGE TABLE
005	GENERIC TABLE SEQUENCING (NON-MESSAGING)
006	ACTION TABLE FOR LEGAL PREDICTIVE

Select A Table, (A)dd, (D)elete, [Return] To Exit ->

Action Table Overview

Type [A] to add a new Action Table, [D] to delete an existing Action Table. Enter the ID Number of an Action Table to view or edit in the Action Table Maintenance.

VIC III Action Table Maintenance

Action Table Number 5 - Generic Table Sequencing (Non-Messaging)
Creation Date/Time 10/04/04 14:04
Last Mod Date/Time 06/20/05 12:05

Id#	VIC Dir	Count	Exp	Directive	S/C	PF	C/S	E/S	CC
1	10 - Party Connect	1+	POP				A		
2	12 - Busy	1-3	VTR	Minute - 15; V, ??			01	+	
3	12 - Busy	4	SEQ	+			01		
4	12 - Busy	5	VTR	Hour - 5; V, DP			01		
5	12 - Busy	6+	SEQ	+			01		C
6	12 - Busy	1-2	VTR	Minute - 5; V, ??			02	+	
7	12 - Busy	3	J/D	1			02	+	
8	12 - Busy	4+	SEQ	+			02		C
9	12 - Busy	1-2	VTR	Minute - 5; V, ??			03		
10	12 - Busy	3	SEQ	+			03		

(U)p, (D)own, (A)dd, (E)dit, (R)emove
(S)ort, (P)rint, (I)mport, E(x)port, (Desc)ription, (Q)uit ->

Action Table Maintenance

How Does An Action Table Work?

On the Action Table displayed above, Action Line ID Number 2 indicates the action VIC will take after dialing a phone number and encountering the VIC Directive "Busy":

- VIC will Time Remind the account for 15 minutes and dial again.
- This course of action will be followed the first three times a "Busy" Directive is encountered, as indicated by the Count of 1 – 3.
- When the final number in the Count range (3) is achieved the ending sequence of + instructs the Dialer to proceed to the next available sequence. (The expansion of "SEQ" may be used to instruct the Dialer to dial any additional numbers.)

EXAMPLE: Action Line ID Number 5 indicates that the sixth and each subsequent time a busy signal is encountered on an account VIC will proceed to the next Sequence.

Options Available from Action Table Maintenance Screen

```
(U)p, (D)own, (A)dd, (E)dit, (R)emove
(S)ort, (P)rint, (I)mport, E(x)port, (Desc)ription, (Q)uit ->
```

(U)p, (D)own

Scroll up or down to view all Action Table Lines.

(A)dd

Add a new Action Table Line.

(E)dit

Edit Action Table Line. Enter ID Number of the Action Line to edit.

(R)emove

Remove a line from an existing Action Table.

(S)ort

It is possible to sort Action Lines to aid in forming Action Table logic or to locate a particular Directive. To sort, enter [S], Sort, and indicate desired Sort Order: 1 - VIC Directive, 2 - Expansion, 3 - Status.

(P)rint

Enter [P] and at the prompt indicate desired sort for the printout: 1 - VIC Directive, 2 - Expansion, 3 - Ending Status.

(I)mport Action Table

After exporting lines from an existing Action Table (see E(x)port below), select this option to import those lines to a new Action Table.

E(x)port Action Table

Type [X] to export entire Action Table.

The Table will be placed in a file that may be accessed using the (I)mport feature.

Select the ID Number of the Action Table to export.

You will see:

"DO YOU WANT TO CONTINUE? (Y/N)"

Enter [Y]

The number of lines exported from this table will be displayed:

```
Exported 31 Lines!

        [ ] OK
```

Import to a Table

Create the new table in which to import the exported Action Table lines.

Select (A)dd to add a new table, or select an existing table to add the exported lines to.

When importing into a new table the following two directives will be in place at start up:

1	10 - Party Connect	1+	POP
2	26 - Voice Mail - Coll	1+	POP

Select (I)mport to import stored information into the new table.

"THIS PROGRAM WILL IMPORT AN ENTIRE VIC ACTION TABLE. DO YOU WANT TO CONTINUE? (Y/N)"

"DO YOU WANT TO CLEAR THE OLD FIRST? (Y/N)"

When importing a table it is recommended that the Action Table lines be cleared, whether you are importing into a new table or an existing table. This ensures duplication of Action Table lines or VIC Directives will not occur.

Next, select the file created when the export was performed.

Select the export table by date and time of the file:

```
ID# |  SIZE  |  MODIFIED  |  DIR/FILENAME
--------------------------------------------
-
1)      1108     Aug  23  11:32     ./tmp/
vicactdef.005
```

"ENTER ID#, (S)TOP ?"

Select the ID Number of the desired exported table. The number of imported lines will be displayed.

(Desc)ription

Enter desired table name.

(Q)uit

Returns to the previous screen.

VIC Directives

Situations that VIC may encounter during dialing that require action, ie., busy signal, no answer, 3 tone intercept, etc., are referred to as Action Table Directives or VIC Directives. Available Directives are displayed here[73]. Directives are used by Action Tables to manage the course of action to be taken when each directive is encountered.

Directives are also used in several reports (Mission Log Detail, Mission Time Summary, Mission Full Day Summary, Action Count Report) to provide information for each situation encountered. When Directives must be selected to produce a report, a similar list to the following example will display.

```
-------------------Available VIC Directive(s)-------------------

[ ]  1) Party Connect          [ ] 16) Unable To Transfer Party
[ ]  2) Voice Mail             [ ] 17) Voice Mail - Coll
[ ]  3) Busy                   [ ] 18) Voice Mail - Hangup
[ ]  4) No Answer              [ ] 19) Voice Mail - VIC
[ ]  5) 3 Tone Intercept       [ ] 20) Message - VIC Voice Mail
[ ]  6) Immediate Hang Up      [ ] 21) Message - Party Connect
[ ]  7) Call Error             [ ] 22) Message - Hang Up
[ ]  8) Fax                    [ ] 23) Hangup Salutation
[ ]  9) No Dialtone            [ ] 24) Unusable Phone Number
[ ] 10) No Ring                [ ] 25) Area Code Changed
[ ] 11) VV Runtime Error       [ ] 26) Scrubbed Phone
[ ] 12) Stopped                [ ] 27) Local Area Code Not Defined
[ ] 13) Party No Answer        [ ] 28) Blocked - Non Licensed State
[ ] 14) Other                  [ ] 29) Blocked - Time Zone Rejected
[ ] 15) On Hold Hang Up        [ ] 30) Hours Oper Not Def

[ ] 31) Invalid State/Zip      [ ] 46) Balance Table Exceeded
[ ] 32) Zip Not Found In ZPLOOKU[ ] 47) Too Many Accounts!
[ ] 33) Invalid Local Time Zone [ ] 48) Phone In The Skip Table
[ ] 34) Blocked - Jackdate In Fu[ ] 49) F6 Successful!
[ ] 35) Area Code Mismatch     [ ] 50) F6 Busy
[ ] 36) No Phones              [ ] 51) F6 Voice Mail
[ ] 37) Counter Reset          [ ] 52) F6 No Answer
[ ] 38) Blocked - Messaging Not [ ] 53) F6 Call Transfer Failed
[ ] 39) Prev. Contact Today    [ ] 54) Changed Collector Code
[ ] 40) No Active Accounts     [ ] 55) Changed Status Code
[ ] 41) Blocked - Debtor On Hold[ ] 56) Changed Next Activity Date
[ ] 42) Invalid Start Time     [ ] 57) New Phone Number
[ ] 43) Invalid End Time
[ ] 44) Party Transfer Hangup
[ ] 45) Prev. Message Today

        [ - Quit, A)ll, N)ext, P)revious, Please Select:.....
```

To include all VIC Directives in the report select A)ll. To include individual directives only, type in the corresponding ID Number, which places an [X] next to the selected directives. N)ext move to the second list of directives and P)revious returns to the first list of directives.

13.1. Edit Action Tables

The New Action Add screen will display:

(01) VIC Directive	(08) Ending Seq No
(02) Count	(09) Ending Compl Code
(03) Expansion	(10) Reserved
(04) Directive	
(05) Ending Status	
(06) Suspended Ph Flg	
(07) Current Seq No	
[- Cancel, Please Select (1-10):	

New Action Add

1) VIC DIRECTIVE

Situations VIC may encounter during dialing that require action (see VIC Directives 73).

2) COUNT

Number of times the line will entertain prior to executing the action. The count is dependent on each Action Table, and within each Action Table it is also dependent on each sequence.

```
EXAMPLE: Within each Action Table the system tracks and makes decisions based on the residence phone, employment phone, spouse's employment phone and CoMaker, all separate and independent of each other. The Action Table Counter is reset as indicated in System Generation (Option 6), Item 4 - CLR COUNT FLAG (0 - 2).(See Clear Count Flag 39 for additional information.)
```

3) EXPANSION

Indicates which of the following six actions are to be taken on the account:

JD - Jackdate

The number appearing in the Directive Column indicates the number of days VIC will Jackdate the account before the next action is taken.

VTR - Time Reminder

Allows VIC to attempt to contact a debtor at a later time. The Dialer will automatically re-dial the telephone number after the time interval indicated in the Directive Column has elapsed.

COLL - Change Collector Code

Dialer will automatically change the Collector Code on the account to the Collector Code indicated in the Directive Column.

STATUS CODE

Dialer will automatically change the Status Code on the account to the Status Code indicated in the Directive Column. When using this expansion, it is not necessary to enter an Ending Status.

SCREEN POP

When the Directive has been performed the system will pop the screen to the collector

CHANGE SEQUENCE

When the given Directive has been performed the system will automatically change to the sequence No. in the Directive Field.

```
EXAMPLE:            (1)  VIC Directive        No Answer
                    (2)  Count                2 +
                    (3)  Expansion            Seq
                    (4)  Directive            2
In this example the system encountered a second No Answer at debtor's residence.
The debtor's employment will now be dialed, because the Action Table has
instructed the Dialer to proceed to the next sequence, in this case sequence No.
2. (Enter [ +1 ] in the Directive to automatically move to the next sequence).
```

4) DIRECTIVE

A - Number of days account will be Jackdated.

B - Number of minutes or hours account will be held for a Time Reminder.

C - Collector Code account will be changed to.

D - Sequence Number to dial next or [+] [N] to proceed to next sequence.

5) ENDING STATUS

Status Code account will be changed to when designated action has been completed. (An entry in this field is not required when using Status Code as the Expansion.)

6) SUSPENDED PHONE FLAG

This two character field will be added to the beginning of a phone number when the selected Directive is encountered.

```
EXAMPLE:  The VIC Directive is a 3-Tone Intercept. The Suspended Phone Flag could be DS
or 3T. When a 3-Tone Intercept is detected, the phone number of 395-3743 would become
DS395-3743, or 3T395-3743.  In either case the phone number would not be dialed because
the actual phone number is preceded by an alpha character. Also, numbers with more than
7 digits will have the first two digits replaced by the Flag.
```

7) CURRENT SEQUENCE NUMBERS

The sequence this action will take place on. Enter [A] for the same action to be taken on all sequences.

```
EXAMPLE: If VIC detects an answering machine at the residence (Sequence No. 1), you may
want to leave a message without the collector viewing the account. However, if VIC
detects an answering machine at the debtor's employment, you may want to pop the screen
to the collector to leave a manual message. While the Dialogue controls the phone call
itself, the Action Table will control any action taken within Beyond.Net.
```

8) ENDING SEQUENCE NUMBERS

Enter sequence numbers to dial after the action has been taken. For example, if a call was made to Sequence No. 1, and 3 was entered in this field, the Dialer would proceed to call Sequence No. 3 after the initial call was completed. Entering [+] in this field rather than defining a Sequence will instruct the Dialer to search for the next available sequence and initiate a call.

IMPORTANT: The sequence field in the Dialer Line Setup will control sequences allowed to be called by the dialer, regardless of the Action Table setup.

```
EXAMPLE: If the Action Table instructs the Dialer to call Sequence No.5 after calling
Sequence No.1, but the Dialer sequence field is defined as "D", the Dialer will only be
allowed to call Sequence No. 1 through 4. Therefore, the Action Table will change the
sequence to 5, but the dialer will not be allowed to execute the call.
```

9) ENDING COMPLETION CODE

The Completion Code is "C", and indicates to VIC not to dial a specific number again. Enter [C] in this field to place the Completion Code on a particular sequence on this Directive, after the action has been taken.

```
EXAMPLE: VIC has detected the phone number at the place of employment, Sequence No. 2,
has encountered ten No Answers. Enter [ C ] as the Completion Code to prevent further
calls to the place of employment.
```

10) RESERVED

[[ ] (open bracket)

Exit without adding or changing an Action Line.

13.2. Vic Directives

List of VIC Directives

10) Party Connect

VIC detects a person answering the phone.

11) Voice Mail

Answering Machine.

12) Busy

Busy signal on the line.

13) No Answer

Phone continues to ring.

14) 3 Tone Intercept

VIC detects 3 tone intercept, indicating phone number is disconnected or has been changed.

15) Immediate Hang Up

Phone is answered but debtor says nothing.

17) Fax

VIC detects a fax tone.

18) No Dial tone

VIC cannot detect a dial tone, phone call cannot be placed. This alerts user that a problem exists with the phone line VIC is attempting to dial out on (not plugged in or board has not reset from last call).

19) No Ring

VIC has dialed the number and placed the call, but a ring is not detected, indicating there may be a problem connectivity to the outside phone line.

23) Other

Defaults to any situation not defined in table.

24) On Hold Hang Up

Debtor on hold waiting to be transferred to collector, hangs up before the transfer occurs.

25) Unable To Transfer Party

Debtor on hold, the system makes the number of attempts to transfer as designated by

the dialogue. If the system is unable to transfer to collector, a message is repeated and the system hangs up on the debtor.

26) Voice Mail - Coll

VIC transfers voicemail and answering machine responses to the collector.

27) Voice Mail - Hang-up

Debtor hangs up before message begins, or hangs up during message.

28) Voice Mail - VIC

VIC detects a voicemail or answering machine and leaves a recorded message.

29) Message - VIC Voice Mail

Messaging Campaign – VIC detects a voicemail or answering machine and leaves a recorded message.

30) Message - Party Connect

Messaging Campaign – VIC – repeats message in dialogue.

31) Message - Hang Up

Messaging Campaign – Debtor hangs up before message begins, or hangs up during message.

32) Hang-up Salutation

Debtor hung up during message.

33) Message Attend Transfer

Attended Messaging Transfer – Debtor pressed a phone key initiating transfer to a collector messaging campaign.

34) Link Back Transfer

Predictive Campaign – Debtor pressed a phone key initiating the transfer.

40) Unusable Phone Number

Phone number on the master is not 7 or 10 digits, or contains a non numeric character.

44) Blocked - Non Licensed State

VIC looks at the standard Non-Licensed State Table.

45) Blocked - Time Zone Rejected

Account is not within the allowable time defined in System Generation 39.

48) Zip Not Found In ZIPLOOKUP

Zip Code on account is not in the Zip Lookup Table.

50) Blocked - Jackdate In Future

VIC detects the first active account on the master. If the account has a future jackdate, VIC will not dial it.

51) Area Code Mismatch

Phone handle flag is set to "2." Area code associated with Zip Code does not match area code on phone number.

52) No Phones

All phones have a completion code or are unusable. This message will also display if the line itself is restricted to a specific sequence and there is a sequencing table on the line. The table tries to pull it to sequence 2, which is blocked.

70) Prev. Contact Today

VIC has contacted the account today, flag is set to Block Multi Contacts.

71) No Active Accounts

VIC will not dial any master that does not have an active account.

72) Blocked - Debtor On Hold

If an "H" appears in the bad address field on the master, VIC will not dial the account.

75) Party Transfer Hang-up

During VIC transfer to collector debtor hangs up. Also used if debtor has been on hold, transfer to collector is unsuccessful, and debtor hangs up.

76) Prev. Message Today

Dialer previously left a message during the current day.

77) Balance Table Exceeded

Account has met a criteria in a Balance Table to terminate dialing.

80) F6 Successful!

Collector presses F6 and transfers call to an analog extension.

81) F6 Busy

Collector presses F6 and transfers call to another extension, line is busy.

82) F6 Voice Mail

Collector presses F6 and transfers call to another extension, gets voice mail.

83) F6 No Answer

Collector presses F6 and transfers call to another extension, no answer.

84) F6 Call Transfer Failed

Collector presses F6 and transfers call to analog extension, possibly phone system does not support transfer.

107) Changed Collector Code

Dialer Action Table changed Collector Code.

117) Changed Status Code

Dialer Action Table changed Status Code.

124) Changed Next Activity Date

Dialer Action Table changed Jackdate.

210) New Phone Number

New phone number was placed in any of the sequences.

14. Inquire on VIC Phones (Option 19)

Select this option to search for phone numbers dialed by VIC.

Select Inquire on VIC Phones (Option 19) and enter desired phone number.

A search may be conducted on only a portion of a phone number.

```
EXAMPLE:  Phone Number 8017782230
Entering "2230" would display all debtors dialed by VIC having phone numbers with 2230
as the last four digits.
```

```
                    Inquiry By VIC III Phone Number Only


  Phone Number -> ....................

[RET]=Today Only OR (A)ll Dates ->
```

Enter date(s) for the search.

```
Globally Search All Companies? (Y/N) ->
```

Define Search

Define whether search should be performed on the company currently accessed by the employee, or on all companies (global). Phone inquiry results will be displayed as below, providing debtor name, phone number, Sequence Number phone number was dialed from, and date/time of call:

```
VIC III PHONE INQUIRY                        SEP 19, 2006  13:35:48      PAGE 1

ID# LU DEBTOR NAME                 MISSION PHONE       SEQ  DATE/TIME
001 4  BRADFORD, MADISON           7782327             1    08/29/2006 17:18:26
002 6  TEST, JASON*                7782327             1    04/24/2006 15:41:45
003 6  NELSON, AMY                 8017782327          2    04/20/2006 10:01:27
```

Select Debtor ID number to display the Account Master.

NOTE: This option may also be accessed by typing [VP] at the Account Inquiry screen.

15. Performance Reports (Option 20)

Performance Reports can assist in fine-tuning many aspects of VIC. These reports are also helpful in determining the effectiveness of VIC. Select Option 20 to display the Performance Reports screen.

```
01. MISSION LOG DETAIL              08. MISSION FULL DAY SUMMARY
02. MISSION TIME SUMMARY            09. MISSION PHONE REPORT
03. NIGHT REPORT                    10. ACTION COUNT REPORT
04. EXTENSION LIST BY COLLECTOR     11. RESERVED
05. COLLECTOR ACTION SUMMARY        12. DIALOGUE REPORT BY CLIENT
06. VIC TIME REMINDER COUNT         13. DIALOGUE REPORT BY COLLECTOR
07. ZIP LOOKUP REPORT               14. REAL-TIME NIGHT REPORT (TRIAL)
                                    15. RETURN TO PREVIOUS MENU
```

Performance Reports

01. MISSION LOG DETAIL

A report detailing debtor names, date and time of calls, directive, phone number, dialogue name and Collector Code. Be prepared to respond to the following prompts:

"STARTING DATE?"

Enter the starting date of the date range that the report will use to pull the data.

"ENDING DATE?"

Enter the ending date of the date range that the report will use to pull the data. Pressing [RETURN] at either date prompt will default to the current date.

"STARTING TIME?"

Enter the starting time of the date range (time of day) that the report will use to pull the data.

"ENDING TIME?"

Enter the ending time of the date range (time of day) that the report will use to pull the data.

Note: Times must be entered in military time.

VIC Directives

The next display lists VIC Directives. Indicate VIC Directives to be included by selecting A)ll, or select individual Directives by typing in the corresponding ID Number (see VIC Directives 73 for further information).

"DO YOU WANT A SPECIFIC DIALOGUE?"

[Y]

Results in a list of all dialogues being displayed. Select the ID number for a specific dialogue.

[N]

Displays the following prompts:

"PULL FOR WHAT ACTION TABLE, A)LL ->"

"PULL FOR WHAT SEQUENCE NUMBER, A)LL, D)EBTOR, S)KIP -> "

"WHAT STARTING COLLECTOR CODE, A)LL, [RETURN] = DONE?"

"WHAT ENDING COLLECTOR CODE (D)ONE?"

Continue entering Collector Codes or press [RETURN]. Verify the Collector Range is correct as displayed.

List of Available Indexes

```
      Available Indexes
 1. Date/Time
 2. Directive
 3. Dialogue Name
 4. Collector Code
 5. Action Table Idx
 6. History Index
 7. Date/Directive
 8. VICACTRPT Index
 9. Phone Index
10. Old Action Index
11. Quit

Your Choice: ....
```

Select the index that offers the fastest search, the Date/Time index is most often the correct choice. The following prompt will then be displayed:

"DO YOU WANT THE SUMMARY PAGE ONLY?"

Yes will just show the totals. No will show all the details.

The Mission Log Detail will print as in the following examples:

Mission Log Detail Sorted by Directive "Party Connect"

Debtor Name / Dialog Name	Date	Time / CC	Directive	Phone #
Montoya, Caroline / RaiseEm	021798	09:09	Debtor CONNECT / 23	555-954-0753
Price, William / RaiseEm	021798	09:09	Debtor CONNECT / 19	555-539-8975
Smuin, John R / RaiseEm	021798	09:09	Debtor CONNECT / 08	545-9444
Wright, James / RaiseEm	021798	09:11	Debtor CONNECT / 24	555-789-8975
Thompson, Ken / RaiseEm	021798	09:12	Debtor CONNECT / 08	954-5753
Singleton, Mike / RaiseEm	021798	09:12	Debtor CONNECT / 19	555-533-8975

Mission Log Detail Sorted by "Time"

Debtor Name / Dialog Name	Date	Time / CC	Directive	Phone #
Montoya, Caroline / RaiseEm	021798	09:08 / 23	Area Code Change	955-0753
Price, William / RaiseEm	021798	09:09	Area Code Change / 17	218-529-8975
Smuin, John R / RaiseEm	021798	09:09	Area Code Change / 08	545-7844
Wright, James / RaiseEm	021798	09:09	Debtor CONNECT / 24	801-788-8975
Singleton, Mike / RaiseEm	021798	09:09	Answering Machine / 23	555-453-8975

02. MISSION TIME SUMMARY

Select Option 2 to produce the Mission Time (Performance Report) Summary. Respond to the following prompts:

"PLEASE ENTER THE DATE?"

"STARTING TIME?"

"ENDING TIME?"

The VIC Directives 73 screen will appear as displayed. Enter Directives selections.

"DO YOU WANT A SPECIFIC DIALOGUE?"

"PULL FOR WHAT ACTION TABLE, A)LL ->"

"PULL FOR WHAT SEQUENCE NUMBER, A)LL, D)EBTOR, S)KIP ->"

"WHAT STARTING COLLECTOR CODE A)LL?"

"WHAT ENDING COLLECTOR CODE A)LL?"

The Mission Time Summary will print, including totals and averages for all functions performed by the Dialer during the selected time period.

03. NIGHT REPORT

Each night with the Daily Reports, VIC will automatically print a report showing the number of accounts worked and average time spent on the phone for each collector. These reports are saved daily and can be accessed by choosing the line number that corresponds to the date of the report. To print the Night Report on demand, select Option 3. This will display a list of all saved files. Select the ID number to print.

```
 ID# |  SIZE  |  MODIFIED  |  DIR/FILENAME                                      PAGE   1
---------------------------------------------------------------------------------------
  1)        579 Nov  2 01:00 6/vic/VNR.110201
  2)        626 Nov  1 01:03 6/vic/VNR.110101
  3)        582 Oct 31 01:04 6/vic/VNR.103101
  4)        584 Oct 30 01:22 6/vic/VNR.103001
ENTER ID#, 'RET' FOR MORE FILES, (S)TOP ?
```

04. EXTENSION LIST BY COLLECTOR

Select Option 4 to display all Collector Codes and corresponding extensions. This information may be sent to a printer or viewed on the screen, and is a quick way to verify Collector Queues have properly defined Dialogues.

```
VIC TRANSFER EXTENSION LIST                   NOV  2, 2001  15:06:53      PAGE  1

CC         EXTENSION            PREDICTIVE DIALOGUE        MESSAGING DIALOGUE
00         +8                   RaiseEm                    jasonsmsg
```

01	+7	RaiseEm	jasonsmsg
02	-228	RaiseEm	jasonsmsg
03	+7	RaiseEm	jasonsmsg

05. COLLECTOR ACTION SUMMARY

"DO YOU WANT A (S)UMMARY OR (D)ETAIL? "

Enter [S]ummary for totals for each action, enter [D]etail to print debtor names the action was completed on.

"STARTING DATE?"

"ENDING DATE?"

Press [RETURN] for either date prompt to default to the current date.

"STARTING TIME?"

"ENDING TIME?"

Time must be entered in military time.

"WHAT STARTING COLLECTOR CODE, A)LL, [RETURN] = DONE?"

"WHAT ENDING COLLECTOR CODE, (D)ONE?"

Continue entering Collector Codes or press [RETURN]. Verify Collector Range is correct as displayed. The Collector Action Summary will print. The following is an example of this report:

VIC COLLECTOR ACTION SUMMARY	NOV 2, 2001 15:10:52	PAGE 1	
ACTION	COUNT	AMOUNT PROMISED	AVG PROMISED
Contact Residence He Promise	2	161.00	80.50
Contact Residence He Rejection	1	0.00	0.00
Contact Residence She Non-Committal	2	0.00	0.00
Contact Residence She Promise	1	52.00	52.00
No Answer	30	0.00	0.00
Out/Left Msg Residence	8	0.00	0.00
Returned Call Residence She Promise	2	100.00	50.00
Skiptrace	1	0.00	0.00
Skiptrace Promise	1	0.00	0.00
Skiptrace Attorney Promise	11	0.00	0.00
PROMISES	17	313.00	18.41
TOTAL	59		

06. VIC TIME REMINDER COUNT

This report will display the number of expired Time Reminders, number of accounts set to be dialed, and number of accounts holding Blocked Status Codes or future jackdates, by

Collector Code:

VIC TIME REMINDER COUNT		NOV 2, 2006 15:14:06		
CC	EXPIRED	BLK STATUS	FUTURE J/D	TOTAL
A0	0	0	0	8
AO	1	0	0	3
D1	3	0	0	3
DP	0	0	0	3
TOTAL	17			
Press any key, D)elete, B)reak Out...				

D)elete

Remove Time Reminders from file for future dialing. Enter the Queue/Campaign to be deleted at the prompt.

B)reak Out

Display all individual accounts listed under (E)XPIRED, BLOCKED (S)TATUS, or FUTURE (J)ACKDATE:

VIC EXPIRED BREAKOUT	FEB 12, 2002 9:27:32	PAGE 1
DEBTOR NAME	EXPIRED DATE/TIME	STATUS
LARKIN, JEFFREY	02/12/02 06:00	PPP
CLAYBURN, RANDY	02/12/02 06:00	PPP
MCCULLOUGH, ANDREA D	02/12/02 06:00	PRI
GARCIA, ARACELI MARIA	02/12/02 06:00	PRV
VILLA-RIVERA, ALICIA	02/12/02 09:27	PRV

07. ZIP LOOKUP REPORT

A table of all zip codes in the country, updated each month to VIC Customers. This table is useful for looking up area codes, zip codes, time zones, etc. Uses for this option will not be limited to VIC. To use the Zip Lookup Report, select Option 7, make an entry in one of the fields, and indicate your printer selection.

```
ZIP Lookup Inquire
(01) City Name
(02) State
(03) Zip Code
(04) Area Code
(05) County FIPS
(06) County Name
(07) Preferred City
(08) Time Zone
(09) Daylight Savings
        [ - Cancel, Please Select (1-9):....
```

Zip Lookup Inquire

CITY NAME

Enter a city name to display all cities in the U.S. with the entered name, along with state, zip code, area code, county FIPS, county name, preferred city, time zone, and daylight savings information.

STATE

Enter the name of a state to display all cities in the indicated state, along with zip code, area code, county FIPS, county name, preferred city, time zone, and daylight savings information.

ZIP CODE

Enter a zip code to display all cities within the indicated zip code, along with area code, county FIPS, county name, preferred city, time zone, and daylight savings information.

AREA CODE

Entering an area code will display all cities within the area code, along with county FIPS, county name, preferred city, time zone, and daylight savings information.

COUNTY FIPS

Not applicable.

COUNTY NAME

Enter a county name to display all cities in the selected county, along with time zone and daylight savings information.

PREFERRED CITY

?

TIME ZONE

Entering a time zone, such as Pacific Standard Time (PST), will display all cities located in that time zone.

DAYLIGHT SAVINGS

ZIP PLUS LOOKUP NOV 2, 2001 15:31:27 PAGE 1

City	State	Zip	Area	CFIPS	County Name	PC	TZ	DST
ABRAHAM	UT	84635	435	490	MILLARD	A	MST	Y
ADAMSVILLE	UT	84731	435	490	BEAVER	A	MST	Y
ALTAMONT	UT	84001	435	490	DUCHESNE	P	MST	Y
ALTON	UT	84710	435	490	KANE	P	MST	Y
ALTONAH	UT	84002	435	490	DUCHESNE	P	MST	Y
AMALGA	UT	84335	435	490	CACHE	A	MST	Y
ANETH	UT	84510	435	490	SAN JUAN	P	MST	Y
ANGLE	UT	84712	435	490	GARFIELD	N	MST	Y
ANNABELLA	UT	84711	435	490	SEVIER	P	MST	Y
ANTIMONY	UT	84712	435	490	GARFIELD	P	MST	Y

08. MISSION FULL DAY SUMMARY

Option 8 produces a report detailing all VIC actions occurring during the current day. The information provided is the same as in Mission Time Summary (Option 2), but is provided for half hour intervals during the day. This report may be printed at any time by accessing Option 8, and will automatically be printed each night during the printing of the Daily Reports. The Mission Full Day Summary Report may be printed or displayed on the screen.

The report is grouped into 30 minute time intervals, with the number of connections, hang ups, busy calls, no answers, etc., for each interval. Use this report to determine the most productive time period to activate the Dialer.

Select Option 8.

"PLEASE ENTER THE DATE?"

Enter Directives

The next display lists VIC Directives [73]. Enter Directives selections and follow these prompts [80].

Confirm the entries are correct as displayed.

The Mission Full Day Summary will print.

09. MISSION PHONE REPORT

Select Mission Phone Report (Option 9) and enter a phone number. The system will search for the phone number and display all accounts holding a matching phone number that have been dialed by the Dialer.

10. ACTION COUNT REPORT

A report detailing all VIC actions occurring during the current day. The Detailed Report includes debtor name, VIC Directive, and number of actions completed for debtor. The Summary Report prints a list of actions, with the total number taken for each action.

Select Option 10.

"PLEASE ENTER THE DATE?"

The next display lists VIC Directives [73].

Enter Directives

Indicate desired VIC Directives by selecting A)ll, or type in the number to place an [X] next to individual directives.

"DO YOU WANT TO USE THE VIC SYSGEN CLEAR FLAGS? (Y/N)"

"DO YOU WANT THE SUMMARY PAGE ONLY? (Y/N)"

DIRECTIVE COUNT SUMMARY	
Party Connect	1102
Busy	502
No Answer	4039
3 Tone Intercept	214
Fax	1
No Dialtone	387
No Ring	1
On Hold Hang Up	103
Unable To Transfer Party	10
Voice Mail - Coll	11
Voice Mail - Hangup	5
Voice Mail - VIC	2130
Message - VIC Voice Mail	700
Message - Party Connect	277
Message - Hang Up	609
Hangup Salutation	910
Unusable Phone Number	31
Area Code Changed	783
Blocked - Non Licensed State	212
Blocked - Time Zone Rejected	371
Invalid State/Zip	298
Zip Not Found In ZPLOOKUP	453

Example of the Action Count Report:

11. RESERVED

12. DIALOGUE REPORT BY CLIENT

Dialogues are messages the Dialer will repeat when a phone call is answered. Up to 999 different dialogues may be created. Several different messages per client may be created. The Dialer will repeat one of these messages based on the current condition of the account. (Dialogues are defined by client in Client Setup 28). Dialogue Report by Client will list all clients and Dialogues currently set up for each circumstance.

13. DIALOGUE REPORT BY COLLECTOR

Several different messages for each collector may be created. The Dialer will repeat one of these messages based on the current condition of the account. Select Dialogue Report by Collector (Option 13) to list all collectors and dialogues currently set up for each sequence.

14. REAL TIME NIGHT REPORT

Option 14 allows you to manually generate the report that is automatically created by the Dialer every evening. This report may be used to finalize actions logged by VIC for the day and print

performance reports from the previous day's run.

15. CELL PHONE SCRUB USAGE

This report shows the number of times a cell phone was scrubbed on each day in the selected date range and shows a total for the date range. Enter a start date and an end date to create the report, which will look similar to the following:

CELL PHONE SCRUB USAGE AUG 11, 2011 10:08:53 PAGE 1

Date	Count
07/01/11	3
07/02/11	5
07/03/11	5
07/04/11	5
07/05/11	5
07/06/11	150
07/07/11	152
07/08/11	162
07/09/11	162
07/10/11	162
07/11/11	162
07/12/11	162
07/13/11	162
07/14/11	162
07/15/11	162
07/16/11	162
07/17/11	162
07/18/11	162
07/19/11	162
07/20/11	162
07/21/11	162
07/22/11	162
07/23/11	162
07/24/11	162
07/25/11	162
07/26/11	162
Total	3,403

16. Utilities (Option 21)

The VIC Utilities Menu provides maintenance items used to monitor and manage VIC.

```
-------------------Available VIC Directive(s)-----------------

[ ]  1) Party Connect              [ ] 16) Unable To Transfer Party
[ ]  2) Voice Mail                 [ ] 17) Voice Mail - Coll
[ ]  3) Busy                       [ ] 18) Voice Mail - Hangup
[ ]  4) No Answer                  [ ] 19) Voice Mail - VIC
[ ]  5) 3 Tone Intercept           [ ] 20) Message - VIC Voice Mail
[ ]  6) Immediate Hang Up          [ ] 21) Message - Party Connect
[ ]  7) Call Error                 [ ] 22) Message - Hang Up
[ ]  8) Fax                        [ ] 23) Hangup Salutation
[ ]  9) No Dialtone                [ ] 24) Unusable Phone Number
[ ] 10) No Ring                    [ ] 25) Area Code Changed
[ ] 11) VV Runtime Error           [ ] 26) Scrubbed Phone
[ ] 12) Stopped                    [ ] 27) Local Area Code Not Defined
[ ] 13) Party No Answer            [ ] 28) Blocked - Non Licensed State
[ ] 14) Other                      [ ] 29) Blocked - Time Zone Rejected
[ ] 15) On Hold Hang Up            [ ] 30) Hours Oper Not Def
```

Option 21 - Utilities

01. RESTART THE SOCKET

A utility to start communications between DAKCS (Unix) and VIC machines; the socket must be running for information to be transferred between the two machines, allowing outgoing calls and transfer to collectors. The 'root' Password is required.

02. ZIP MAINTENANCE

Select this utility to add, edit or delete zip code information used by the Dialer to check zip codes against time zones. This program is updated by DAKCS to keep it current for all states.

```
+-------------------------------------+
|        CITY ADD/EDIT/DELETE         |
|                                     |
|   1. ADD NEW CITIES                 |
|   2. EDIT EXISTING CITIES           |
|   3. DELETE EXISTING CITIES         |
|   4. RETURN TO PREVIOUS MENU        |
|                                     |
|        YOUR OPTION:....             |
+-------------------------------------+
```

```
+---------------------------------------------------------------------+
|                     Zip Info Plus Time Zone                         |
|                                                                     |
|     (01) City Name           HAHATONKA                              |
|     (02) State               MO                                     |
|     (03) Zip Code            65020                                  |
|     (04) Area Code           573                                    |
|     (05) County FIPS         290                                    |
|     (06) County Name         CAMDEN                                 |
|     (07) Preferred City      N                                      |
|     (08) Time Zone           CST                                    |
|     (09) Daylight Savings    Y                                      |
|                                                                     |
```

```
|              [ - Cancel, Please Select (1-9) ....              |
+----------------------------------------------------------------+
```

03. PURGE HISTORY BY DATE

This utility is used to purge VIC history by date.

"PLEASE ENTER THE STARTING DATE ->"

"PLEASE ENTER THE ENDING DATE ->"

"PURGED # VIC HISTORY RECORDS."

04. PURGE HISTORY OLDER THAN DOR

Select this utility to purge VIC history older than the Date of Referral on the account.

05. DEFINE STATE ABBREVIATIONS

A list of all state and military facility abbreviations. Defaults for this table are set up by DAKCS.

```
+------------------------------------+
| ABBREVIATION ADD/EDIT/DELETE       |
|                                    |
|   1. ADD NEW ABBREVIATIONS         |
|   2. EDIT EXISTING ABBREVIATIONS   |
|   3. DELETE EXISTING ABBREVIATIONS |
|   4. PRINT EXISTING ABBREVIATIONS  |
|   5. RETURN TO PREVIOUS MENU       |
|                                    |
|          YOUR OPTION:....          |
+------------------------------------+
```

STATE ABBREVIATIONS EXPANDED		NOV 6, 2001 7:45:05	PAGE 1
ABBR	STATE	OF 50	CLOSED
AA	ARMED FORCES AMERICAS (EXCEPT CANADA)	N	N
AE	ARMED FORCES AFRICA/CANADA/EUROPE/MIDDLE EAST	N	N
AK	ALASKA	Y	Y
AL	ALABAMA	Y	N
AP	ARMED FORCES PACIFIC	N	N
AR	ARKANSAS	Y	Y
AS	AMERICAN SOMA	N	N
AZ	ARIZONA	Y	Y
CA	CALIFORNIA	Y	N
CO	COLORADO	Y	N
CT	CONNECTICUT	Y	Y

06. REMOVE CONTROL CHARACTERS

This process will clean up all control characters that could affect VIC. It could take several hours to run through all debtors on your system.

"THIS PROGRAM WILL REMOVE CONTROL CHARACTERS FROM THE DEBTOR FILE. DO YOU WANT TO CONTINUE? (Y/N) ->"

Enter [Y] to count through the debtor file and remove control characters.

07. SUSPEND PHONE FLAG UNDO

At the prompt enter desired starting/ending dates and indicate desired VIC Directives. Next, enter the Suspend Phone Flag, a two character indicator entered at the beginning of a phone number to prevent the dialing of the number.

```
EXAMPLE:  The VIC Directive is a 3-Tone Intercept.  The Suspend Phone Flag could be DS
or 3T.  After the system detects a 3-Tone Intercept, the phone number of 395-3743 would
become DS395-3743, or 3T395-3743.  In either case the phone number would not be dialed
because it is preceded by an alpha character.
```

08. VIC PHONE SPIN ALL MASTERS

This utility will search through Debtor Masters and move any phone numbers found in the specified field(s) into the Auxiliary Dialer screen. Respond to the following prompts:

"FIND PHONE NUMBERS IN WHICH FIELD? (A)ll, (13), (14), (15) ->"

"WHAT STARTING CLIENT NUMBER?, A)ll, [RETURN] = DONE ->"

"PLEASE ENTER THE DATE OF REFERRAL, (A)ll ->"

"WHAT STARTING COLLECTOR CODE, A)ll, [RETURN] = DONE, [- Cancel - >"

"WHAT ENDING COLLECTOR CODE? [RETURN = DONE]"

Any phone number found in Field 13 – Employment will be placed in Sequence 2 of the Auxiliary Dialer screen, Debtor Employment (DEP).

A phone number found in Field 14 - Bank/Remark will be placed in Sequence 5 of the Auxiliary Dialer screen, user defined Dialer Flag.

Phone numbers found in Field 15 – Remark will be placed in Sequence 6 of the Auxiliary Dialer screen, user defined Dialer Flag.

09. RESERVED

10. KILL THE SOCKET

The socket must be running for information to be transferred between DAKCS (Unix) and VIC Dialer machines in order to make outgoing calls and transfers to collectors. Select this utility to discontinue communication between the two machines. The 'root' password must be entered

to access this utility.

11. CLEAR VIC DIALER CC FLAGS

This utility removes the Completion Codes in the completion column of the Auxiliary Dialer Screen. They may be cleared for a specific sequence, or debtor or skip sequences grouped together. This utility may also be used to clear Completion Codes for a specific dialer flag.

"PLEASE ENTER A SEQUENCE NUMBER, (D)EBTOR, (S)KIP, (A)LL ->"

"ENTER THE FLAG TO CLEAR, (A)ll ->"

12. TIME ZONE CHECK

This utility is used to display an account and determine the time zone the phone number is located in.

"ENTER THE ACCOUNT NUMBER ->"

"ENTER THE SEQUENCE NUMBER (1-11) ->"

13. BAD DIALOGUE CHECK

Select this utility to check for deleted dialogues assigned to a client or collector.

"DO YOU WANT TO CLEAR BAD DIALOGUES? (Y/N) ->"

```
Bad Dialogue Utility                          DEC  3, 2001  11:54:31        Page  1

Type        CL/CO           Seq/S-C        Dialogue
=================================================================================
Clt         0000            HOT            OgFemMsgI
Clt         0003            HOT            bart
CltD        0003                           Dar
CltD        2442

Total                           4
```

Bad Dialogue Utility

Clt

Client Dialogue, includes client number and status code

CltD

Client default Dialogue

Coll

Collector Dialogue, includes collector code and sequence number

14. CHECK SYSTEM RESOURCES

Option 14 provides a system activity report ("sar" command in Unix), which will also check to determine if a manager/query, tape drop, etc., is currently being run.

```
ACTIVE TCP CONNECTIONS :        50


        YOUR SYSTEM ACTIVITY REPORTS:


SCO_SV gsa 3.2v5.0.5 i80386    11/06/2001
08:04:14    %usr    %sys    %wio    %idle (-u)
08:04:17       8       9      54      29
08:04:20       6       5      49      41
08:04:23      10       5      50      35
08:04:26       8       8      54      30
08:04:29      15      12      45      28
08:04:32       9       9      43      40
08:04:35      10       7      51      32
08:04:38       4       6      53      37
08:04:41       3       4      73      19
08:04:44      13       6      63      18

Average        9       7      54      31



        YOUR SYSTEM UPTIME IS:


           system boot  Nov  4 05:22
  8:04am  up 2 days, 2:42,  39 users,  load average: 0.00, 0.00, 0.00



LISTED BELOW ARE PROCESSES THAT SHARE SYSTEM RESOURCES WITH EACH OTHER AND VIC:
  amyh 23866 23856yp14    00:01:22   1   209     4  4570 10/COLLCOCOUNTN
  jasonb 25823 25813yp34    00:00:05   4    49   170  1120 10/COLLCOPRINT1
(EOF):
```

15. MONITOR SYSTEM RESOURCES

Option 15 provides a list of current activities ("top" command in Unix), which will demonstrate processes that are exhausting resources on the system real-time:

```
last pid: 26709;  load averages:  0.00,  0.00,  0.00                08:12:59
267 processes: 265 sleeping, 1 zombie, 1 onproc
CPU states: 42.7% idle,  4.5% user,  6.1% system, 46.7% wait,  0.0% sxbrk
Memory: 256M phys, 242M max, 193M free, 234M locked, 558M unlocked, 384M swap

  PID USERNAME PRI NICE   SIZE    RES  STATE    TIME  COMMAND
26671 dakcs     23    4   564K   564K onpr     0:00  top
  260 root      56    0   408K   408K sleep    0:00  dlpid
23866 amyh      56    4  1472K  1472K sleep    1:49  RUN
  360 root      56    4  1052K  1052K sleep    0:00  snmpd
```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26083	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26086	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26117	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26076	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
567	nouser	51	0	2728K	2728K	sleep	0:00	ns-httpd
26047	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26079	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26100	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
372	root	51	-16	6516K	6516K	sleep	0:00	X
559	root	51	0	2092K	2092K	sleep	0:00	ns-admin
612	root	51	4	524K	524K	sleep	0:00	calserver
378	root	51	4	4192K	4192K	sleep	0:00	scologin
23804	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf
26136	root	51	4	1468K	1468K	sleep	0:00	vicrun.elf

16. CHECK FOR FILE LOCKS

Select Option 16 to search VIC file directories for any file locks that may exist.

17. REVIEW RELEASE NOTES

This utility will inform you of new updates to the VIC software on both server and Unix sides.

"VIEW (U)NIX OR (N)T NOTES, (Q)UIT ->"

```
+----------------------------------------------------+
|          Hit 'q' To Return To The STING            |
|                                                    |
|         Hit 'ENTER' To See The Next Page           |
|                                                    |
|              (EOF): Is The Last Page               |
|                                                    |
|       Hit '/' And Enter Text To Search For         |
|                                                    |
|                      [ ] OK                        |
 ----------------------------------------------------
```

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DAKCS00237

DAKCS SOFTWARE SYSTEMS

Vocality Beyond and Sting Setup

Vocality Beyond and Sting Setup

Printed: March 2011.

Table of Contents

1. Vocality

Vocality is a web-based voice messaging service that is fully integrated with Beyond and The Sting. Vocality uses all the technology associated with the VIC Dialer, but with no set-up fees, no expensive hardware costs, no maintenance costs, and no minimum usage requirements. Current VIC customers use their existing campaigns and can begin using Vocality with minimal setup and maintenance. Customers new to the VIC Dialer will find that the setup of campaigns and the creation of dialogs is simple and dynamic.

Beyond/Sting

This Manual covers the setup of Vocality on the agencies Beyond/Sting system.

2. Dialer Setup (Option 1)

The Dialer Setup screen allows you to define, edit, and remove Dialer Lines, define VIC Campaigns, enter Collector Codes with their corresponding extensions, and define Action Tables.

```
                         VIC III Setup - 3.16.2005-1205

 Id# MAC Name # Lns App Name Q/C S/D LU Tbl PMA Flg Seq O/C Q/O B/T TD BM WD FP
================================================================================
   1 VS06      005  VIC III  #D4 D   5  014 P       A   CO  Q       1  Y  Y  N
   2 VS06      005  VIC III  GM  D   5  008 M   RES A   CO  Q       A  Y  Y  N
   3 VS06      000  VIC III  #D1 D   6  014 P       A   CO  Q       1  Y  Y  N
   4 VS06      000  VIC III  26  D   6  014 P       A   CO  Q       1  Y  N  N
   5 VS06      000  VIC III  37  D   6  014 P       A   CO  Q       1  Y  N  N
   6 VS06      000  VIC III  56  D   6  014 P       A   CO  Q       1  Y  N  N
   7 VS06      000  VIC III  70  D   6  014 P       A   CO  Q       1  Y  N  N
   8 VS06      012  VIC III  HC  S   6  014 M   RES A   CO  Q       1  Y  Y  N
   9 VS06      000  VIC III  #D1 D   9  015 P           CO  O       A  Y  Y  Y

 (U)p, (D)own, (A)dd, (E)dit, (R)emove, Co(p)y, Te(m)plate, (I)nterface,
 (C)ampaign Maint, Col(l) Edit, Action (T)able, (Q)uit -> _
```

Dialer Setup Screen

Dialer Setup Definitions

```
Id# MAC Name Ln Id App Name Q/C S/D LU Tbl P/M Flg Seq O/C Q/O B/T TD BM WD FP
```

Id#

Identification number for each line.

MAC Name

VIC Machine name.

Lns

Number of lines defined for messaging campaign

App Name

Current VIC application utilizing Line/Campaign.

Q/C

Current Collector Queue or Campaign of collectors in line definition.

S/D

Sequential or Distributed dialing out of queues.

LU

Logical unit – Company number.

Tbl

Action Table number.

PMA

Indicates whether Predictive, Messaging or Attended Messaging is running on the Line/ Campaign.

Flg

Dialer Flag.

Seq

Sequence to be dialed within defined Line/Campaign Setup.

O/C

Indicates whether Collector or Owner Dialogue will be used with Campaign. 14) Collector Dialogue – (O)wner or (Q)ueue? 13 for more information about Owner/Collector Dialogues.

Q/O

Determines whether queue number or collector number will be used when assigning dialogue for Line/Campaign.

B/T

Balance Table to be used with Line/Campaign.

TD

Type of Debt to be contacted in Line/Campaign. Other Type of Debts in the campaign will be disregarded by the dialer.

BM

Block Multiple Daily Contacts at previously dialed phone numbers.

WD

Only Work "D" Priorities from Collector Pull Priority Table.

FP

Follow Priority Level, if changed, on Collector Pull Priority Table.

Dialer Setup Options

Options available for maintenance of Dialer Lines/Campaigns appear at the bottom of the Dialer Setup screen:

```
(U)p, (D)own, (A)dd, (E)dit, (R)emove, Co(p)y, Te(m)plate, (I)nterface,
(C)ampaign Maint, Col(l) Edit, Action (T)able, (Q)uit ->
```

(U)p, (D)own

Scroll up or down to view all Dialer lines.

(A)dd

Define Dialer Line.

(E)dit 9

Edit existing Line/Campaign. Enter ID Number of Line/Campaign to edit. The Machine/ Campaign Setup 9 screen will display.

(R)emove

Remove Dialer Line/Campaign. Enter ID Number of Line/Campaign to remove.

Co(P)y

To copy the line setup from an existing Dialer Line or Campaign into another Dialer Line or Campaign, from the Dialer Setup screen, press [P], Copy. You will be prompted to copy the line configuration, or Campaign/Queue information:

(L)ine Config, (C)ampaign/Queue Only? ->

Select (L)ine Config to copy all fields in the line setup to another line or group of lines. You will see:

Copy From Which ID#?

Select the ID Number of the line to copy.

Copy To Which ID#, (A)ll, (S)ame Type?

Enter the line ID Number. You may copy to an individual line, multiple lines or range of lines.

```
EXAMPLE: Selecting 2 - 8 would copy the line setup of the selected lines to
lines 2 through 8.  Selecting individual lines such as 2, 4, 8 will copy the
setup information to those three lines only.
```

[A]ll

Configure all lines on all Dialers using information from the copied line.

[S]ame Type

Only VIC I, II or III lines will copy to be the same.

[C]ampaign/Queue

Copy only Campaign/Queue information from one line to another line or group of lines.

The following prompt will be displayed:

Copy From Which Campaign?

Type in campaign name to copy.

Copy To Which Campaign?

Type in campaign you are copying to.

Note: Campaigns are always identified with a pound sign (#) followed by the two character campaign name. Example: #D1

Te(m)plate

This option allows templates of existing line setups to be created for future use. Line setups may then be quickly changed from one setup to another.

From the Dialer Setup screen press [M], Template Maintenance of Dialer Line setup. Existing campaigns will be displayed:

```
                    VIC III Setup - 3.16.2005-1205

Id# MAC Name # Lns App Name Q/C S/D LU Tbl PMA Flg Seq O/C Q/O B/T TD BM WD FP
================================================================================
  1 VS06      005   VIC III  #D4 D   5  014 P       A   CO  Q       1  Y  Y  N
  2 VS06      005   VIC III  GM  D   5  008 M   RES A   CO  Q       A  Y  Y  N
  3 VS06      000   VIC III  #D1 D   6  014 P       A   CO  Q       1  Y  Y  N
  4 VS06      000   VIC III  26  D   6  014 P       A   CO  Q       1  Y  N  N
  5 VS06      000   VIC III  37  D   6  014 P       A   CO  Q       1  Y  N  N
  6 VS06      000   VIC III  56  D   6  014 P       A   CO  Q       1  Y  N  N
  7 VS06      000   VIC III  70  D   6  014 P       A   CO  Q       1  Y  N  N
  8 VS06      004   VIC III  HC  S   6  014 A   RES A   CO  Q       1  Y  Y  N
  9 VS06      000   VIC III  #D1 D   9  015 P           CO  O       A  Y  Y  Y
```

Select the ID Number of the line to copy. The Machine/Line Setup screen will display with field definitions of the copied line:

```
                         VIC Machine/Line Setup

(01) Machine Id              VS06................
(02) Number Messaging Lines  000
(03) App Name                VIC III
(04) Collector Queue
(05) Sequential/Distributed  D            (15) Balance Table
(06) Company                 9999         (16) Block Zero Bal Masters?  Y
(07) Action Table            015          (17) Only Allow Type Debt     A
(08) Predict/Message/Attend  P            (18) Block Multi Contact?     Y
(09) Dial Flag                            (19) Only Work 'D' Priority?  Y
(10) Sequence                             (20) Follow Priority Level?   Y
(11) Reserved
(12) Reserved
(13) Dialogue By (CL)ient or (CO)ll            CO
(14) Collector Dialogue - (O)wner or (Q)ueue? O

                         [ - Cancel, Please Select (1-20):....
```

When using a template, the Collector Queue is the only field that will not be moved from the copied line. Enter desired Collector Code or Campaign and press [RETURN] through all remaining fields. This will change the current line setup to that of the selected

template.

(I)nterface

Select desired machine setup. (Applicable only if multiple dialers are in use.)

(C)ampaign Maintenance 15

A group of collector queues pooled together to be worked by the dialer is referred to as a VIC Campaign. From the Dialer Setup screen press [C]:

```
Enter A Campaign, (S)how All Available ->
```

Each campaign definition must begin with [#], followed by two characters. See Campaign Definition 15 for options and definitions.

```
Example: #NT could be used for a Campaign of night Collector Codes. To view a
list of all existing Campaigns select (S)how All Available campaigns.
```

Col(l) Edit

Define the dialogue for each sequence, allowing the dialer to perform different functions based on phone number dialed. See Collector Setup for a list of definitions and options.

```
EXAMPLE:  Dialer may be instructed to leave a message when an answering machine
is detected at a residence (Sequence 1), but may be instructed to hang up when
an automated answering device is detected at a place of employment (Sequence 2
and 3).
```

Action (T)able

Action Tables determine the Dialer's response to various situations. See Action Table_Overview 18.

2.1. Machine/Campaign Setup Screen

```
                          VIC Machine/Campaign Setup


(01) Machine Id              VS07
(02) Number Messaging Lines 000             (21) Number Transfer Lines      0
(03) App Name                VIC III
(04) Collector Queue         03             (22) Calling Number

(05) Sequential/Distributed D               (15) Balance Table
(06) Company                 2222           (16) Block Zero Bal Masters?  Y
(07) Action Table            001            (17) Only Allow Type Debt     A
(08) Predict/Message/Attend P               (18) Block Multi Contact?     Y
(09) Dial Flag                              (19) Only Work 'D' Priority?  Y
(10) Sequence                A              (20) Follow Priority Level?   Y
(11) Dial Prefix
(12) Dial Suffix
(13) Diag By (CL)ient, (CO)ll or (AC)count?   CO
(14) Collector Dialogue - (O)wner or (Q)ueue? O
```

[- Cancel, Please Select (1-20):....

Machine/ Campaign Setup

1) Machine ID

Name of VIC machine being used by Dialer Line. It is possible to have more than one machine at a time connected to the interface.

2) Number Messaging Lines

Number of lines that will be utilized if Queue/Campaign is defined as messaging.

3) App Name

Application currently in use by Dialer Line. Press [H] to view options:

VIC I

Client In-Bound Module, allowing clients to access information on their accounts.

VIC II

Debtor In-Bound Module, allowing debtors to make payment arrangements.

VIC III

Outbound Predictive Dialer.

4) Collector Queue

Queue or Campaign Dialer Line is currently assigned to work.

5) Sequential/Distributed

Sequential Mode

Indicated by [S] in this field. Dialer will dial each debtor in a Collector Queue, one after another, until all debtors in the queue have been dialed. Dialer will then automatically begin dialing debtors in the next Collector Queue.

Distributed Mode

Indicated by [D] in this field. Dialer will dial a debtor from one Collector Queue, followed by a debtor from the next Collector Queue, and so on through all Collector Queues in the Campaign. All queues in the Campaign will be worked evenly until all accounts are worked.

6) Company

Company number currently being dialed. Press [H] to view all defined companies.

7) Action Table

Action Table this Line/Campaign will follow.

8) Predict/Message/Attend

[P]

Line/Campaign will make Predictive Calls.

[M]

Line/Campaign will make Messaging Calls.

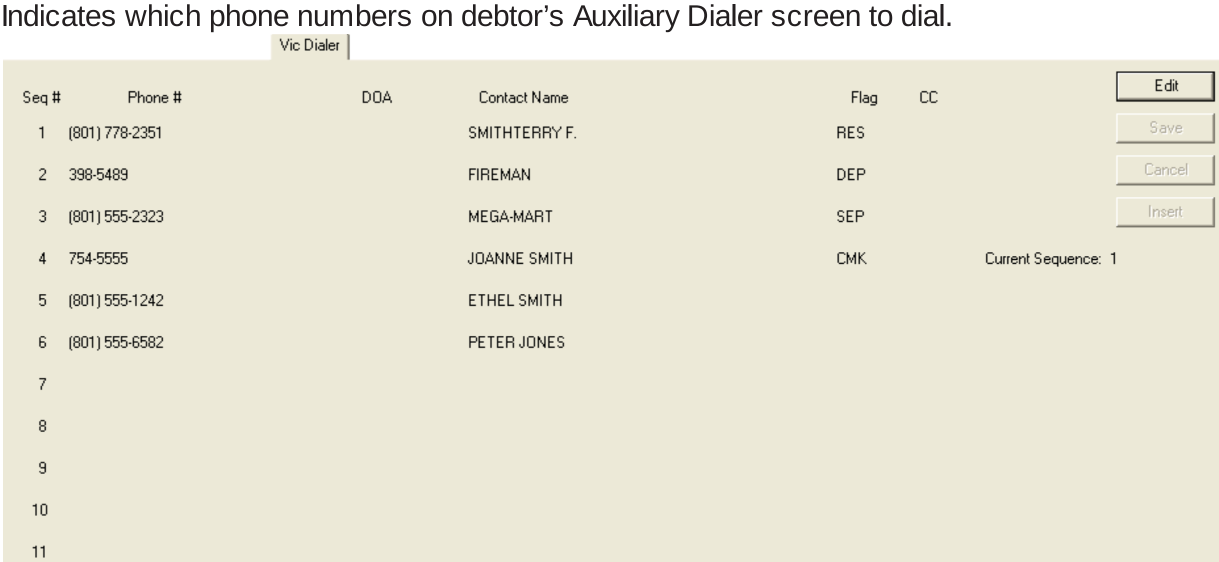
[A]

Attended Messaging, allows party connects to be transferred to a collector.

```
EXAMPLE:  Lines 1 through 10 may be conducting a Predictive Campaign on several
Collector Queues, while at the same time Lines 11 through 15 may be conducting a
Messaging Campaign on other Collector Queues.
```

9) Dial Flag

Indicates which phone numbers on debtor's Auxiliary Dialer screen to dial.



Vic Dialer

Seq #	Phone #	DOA	Contact Name	Flag	CC
1	(801) 778-2351		SMITHTERRY F.	RES	
2	398-5489		FIREMAN	DEP	
3	(801) 555-2323		MEGA-MART	SEP	
4	754-5555		JOANNE SMITH	CMK	
5	(801) 555-1242		ETHEL SMITH		
6	(801) 555-6582		PETER JONES		
7					
8					
9					
10					
11					

Edit
Save
Cancel
Insert
Current Sequence: 1

Auxiliary Dialer Screen

```
EXAMPLE:  To contact relatives only, enter [ REL ] in the Dialer Flag field.  The
Dialer would then dial only phone numbers on the Dialer Auxiliary screen with a Dialer
Flag of "REL", all other sequences would be bypassed.
```

Press [H] to view defined Dialer Flags:

```
-----------------------Please Select A Dial Flag:-----------------------

 1.          TESTING                                                000016
 2.BOB                                                              000013
 3.CEL       CELL PHONE                                             000012
 4.CLL       CELL                                                   000014
 5.CMK       Comaker                                                000007
 6.DEP       Debtor Employment                                      000001
```

Dialer Flags

10) Sequence

Enter individual Sequence Number (1-11), (D)ebtor Sequence Dialing, (S)kiptrace Sequencing, or (A)ll (see example of Auxiliary Dialer screen displayed above).

[D]

Debtor Sequence Dialing will dial only the first four sequences on the Auxiliary Dialer screen.

[S]

Skiptrace Sequencing will dial only sequence Numbers 5 through 11.

[A]

All Sequencing will dial Sequence Numbers 1 through 11.

Note: If a Dialer Flag has been set to dial a particular reference such as 'REL', the sequence must be set at [S]kiptrace or [A]ll. Likewise, to call only debtor employment, 'DEP,' the sequence must be set to [D]ebtor or [A]ll.

11) Dial Prefix

Digits/codes added to the beginning of a phone number prior to dialing.

12) Dial Suffix

Digits/codes added to the end of a phone number prior to dialing.

13) Dialogue By (CL)ient, (CO)ll, or (AC)count

When conducting messaging campaigns, identical messages may be left for all debtors. You

may also choose to leave different messages by client, by client and status code, by collector, or by individual account.

[CL]

Dialogue by Client - Client Setup will be checked for correct dialogue.

[CO]

Dialogue by Collector - Collector Setup will be searched for correct Collector Dialogue. Collector Dialogues must be set up by Collector Ownership or by the queue in which they are dialed.

[AC]

Account Specific Dialogue - Each account is handled individually. The dialogue played for the campaign will speak account specific information.

14) Collector Dialogue – (O)wner or (Q)ueue?

[O]wner

This uses the dialog associated with the owner of the account.

[Q]ueue

This uses the dialog associated with the Collector Queue that is currently being dialed.

```
EXAMPLE: If the Collector Dialogue is set to (Q)ueue, and accounts were Time
Reminded out of multiple Collector Queues and sent to V1, the Dialogue setup of
Collector Code V1 will be used. If the Collector Dialogue is set to (O)wner, the
Dialogue setup of the Collector Code that is on the account will be used.
```

15) Balance Table

Long Distance Balance Table .

16) Block Zero Balance Masters

[Y]

Block any Debtor Master that does not hold at least one account with a positive balance.

17) Only Allow Type Debt

Indicate type of debts (1 - 9) that may be dialed. Enter [A]ll to dial all Type of Debts.

18) Block Multi Contact

[Y]

Prevent dialing a phone number that has had a previous contact during the current day, either a party connect with a person or a message left on a voice mail. Multiple contacts to the same phone will then not be permitted, even if the phone number appears on one or more masters, or one or more sequences (residence, employment, spouse's employment, etc).

19) Only Work "D" Priority

Note: This option refers to the Phone Field of the Collector Pull Priority Tables found under System Administration (Option 8) and Maintain Collectors (Option 3).

[Y]

Dialer will work only accounts holding [D] in the PHONE Field of the Collector Pull Priority Table.

[N]

Dialer will work all accounts from top to bottom in the order they appear in queues.

20) Follow Priority Level

[Y]

Dialer will follow Priority Flag in Collector Queue. If this setting is used and the collector changes the queue priority, Dialer will move with collector.

[N]

Accounts in queue will be dialed from top to bottom.

21) Number Transfer Lines

The number of lines that should be reserved on the Windows side for call transfer capability. This field will default to "0," indicating to the Windows side to pull transfer lines from the available dialing lines as needed. If transfers begin to fail, this number may be increased. However, increasing this number will reduce the number of available dialing lines.

22) Calling Number

Phone number defined in this field will display on debtors' caller ID. This function is available only if the phone system is able to support it.

2.2. Campaign Definition

To add or edit a Campaign, enter the Campaign name [#NT]. The Campaign Definition screen will be displayed:

```
                         VIC III Campaign Definition


Id#        Work Queue        To Work  Worked Letters   Pull Table    P/L
=========================================================================
   1       A0                   5377        3       0    GS1            1
   2       A1                   1039        5       0    GS1            2
   3       A2                    108       13       0    GS1            2
   4       A3                     23       11       0    GS1            8
   5       A4                      2        0       0    GS1            8







(U)p, (D)own, (A)dd, (R)emove, (DESC)ription, (Q)uit -> _
```

Campaign Definition

Campaign Definition Screen Explained

Id#

Position of queue within the Campaign.

Work Queue

Collector Code(s) associated with Campaign.

To Work

Number of expired Account Masters in each queue in the Campaign.

Worked

Number of Account Masters completed in queue.

Letters

Number of letters sent on each queue.

Pull Table

Collector Pull Priority Table currently assigned to each queue within the Campaign.

P/L

Priority currently being worked in the queue.

Campaign Definition Options

(U)p, (D)own, (A)dd, (R)emove, (DESC)ription, (Q)uit ->

(U)p, (D)own

Scroll up or down to view all Collector Queues in Campaign.

(A)dd

Add Collector Queue to Campaign. Enter a queue number at the prompt. The queue will display in the Campaign Definition screen.

(R)emove

Remove a Collector Queue from Campaign, enter ID Number to be removed at the prompt.

(DESC)ription

"Enter A Description: ....", describe the purpose of the Campaign.

3. Define Non-licensed States

Select this option to restrict Dialer from contacting "Closed Border" states, or states in which your agency is not licensed. The restriction may be limited to predictive dialing only, which will allow messaging, or all contacts may be restricted. Calls to these states may be restricted to specific days of the week or to specific time frames.

VIC III Non-Licensed State Table

Id#	Abbr	State	A/S Time	A/E Time	A/DOW	A/P	A/POP	A/M
1	AR	ARKANSAS	ALWAYS BLOCK			No	No	No
2	AZ	ARIZONA	ALWAYS BLOCK			No	No	No
3	CT	CONNECTICUT	ALWAYS BLOCK			No	No	No
4	HI	HAWAII	ALWAYS BLOCK			No	No	No
5	LA	LOUISIANA	ALWAYS BLOCK			No	No	No
6	MA	MASSACHUSETTS	ALWAYS BLOCK			No	No	No
7	MD	MARYLAND	ALWAYS BLOCK			No	No	No
8	ME	MAINE	ALWAYS BLOCK			No	No	No
9	MN	MINNESOTA	ALWAYS BLOCK			No	No	No

(U)p, (D)own, (A)dd, (E)dit, (R)emove, (Q)uit ->

Select (A)dd or (E)dit to display:

```
              VIC III Non-Licensed State Definition

(01) State Abbreviation                         AR
(02) Allowed Start Time
(03) Allowed End Time
(04) Allowed Day Of Week
(05) Allow Predictive? (Y/N)
(06) Allow Pop Msg Party Connect? (Y/N)
(07) Allow Messaging? (Y/N)

          [ - Cancel, Please Select (1-7) :....
```

Non-Licensed State Definition

1) State Abbreviation

Two character state abbreviation for restricted state.

2-3) Allowed Start/End Times

Specific times calls may be placed to accounts in the state.

4) Allowed Day of Week

Day(s) of the week calls may be placed to accounts in the state: SUN, MON, TUE, WED, THU, FRI, SAT.

5) Allow Predictive?

Enter [Y] to allow predictive dialing but not messaging.

6) Allow Pop Message Party Connect?

This feature displays a debtor's account screen to a collector and transfers the call when a party connect is detected. Enter [Y] to utilize this feature by state.

7) Allow Messaging?

Enter [Y] to allow messaging in the state.

4. Action Table Overview (Option 18)

Action Tables determine the Dialer's response to various situations. Use an Action Table to define the action that should be taken for any Directive VIC encounters (see VIC Directives 24). Each Dialer Line will have one Action Table, with no limit to the number of Action Lines that can be defined on the Action Table.

```
Table      Description
--------------------------------------------------------
001        GENERIC TABLE FOR MAJORITY
002        TYPE DEBT 3 SEQUENCING
003        TABLE FOR CLOSED (C) CODED ACCOUNTS ONLY
004        NIGHT/MESSAGE TABLE
005        GENERIC TABLE SEQUENCING (NON-MESSAGING)
006        ACTION TABLE FOR LEGAL PREDICTIVE
Select A Table, (A)dd, (D)elete, [Return] To Exit -
>
```

Action Table Overview

Type [A] to add a new Action Table, [D] to delete an existing Action Table. Enter the ID Number of an Action Table to view or edit in the Action Table Maintenance.

```
                         VIC III Action Table Maintenance
   Action Table Number    5    - Generic Table Sequencing (Non-Messaging)
   Creation Date/Time     10/04/04  14:04
   Last Mod Date/Time     06/20/05  12:05
------------------------------------------------------------------------------
Id#  VIC Dir                Count  Exp  Directive           S/C  PF  C/S  E/S CC
====================================================================================
1     10 - Party Connect    1+      POP                                A
2     12 - Busy             1-3     VTR  Minute - 15; V, ??            01    +
3     12 - Busy             4       SEQ  +                             01
4     12 - Busy             5       VTR  Hour - 5; V, DP               01
5     12 - Busy             6+      SEQ  +                             01        C
6     12 - Busy             1-2     VTR  Minute - 5; V, ??             02    +
7     12 - Busy             3       J/D  1                             02    +
8     12 - Busy             4+      SEQ  +                             02        C
9     12 - Busy             1-2     VTR  Minute - 5; V, ??             03
10    12 - Busy             3       SEQ  +                             03
(U)p, (D)own, (A)dd, (E)dit, (R)emove
(S)ort, (P)rint, (I)mport, E(x)port, (Desc)ription, (Q)uit ->
```

Action Table Maintenance

How Does An Action Table Work?

On the Action Table displayed above, Action Line ID Number 2 indicates the action VIC will take after dialing a phone number and encountering the VIC Directive "Busy":

- VIC will Time Remind the account for 15 minutes and dial again.
- This course of action will be followed the first three times a "Busy" Directive is encountered, as indicated by the Count of 1 – 3.
- When the final number in the Count range (3) is achieved the ending sequence of + instructs the Dialer to proceed to the next available sequence. (The expansion of "SEQ" may be used

to instruct the Dialer to dial any additional numbers.)

```
EXAMPLE: Action Line ID Number 5 indicates that the sixth and each subsequent time a
busy signal is encountered on an account VIC will proceed to the next Sequence.
```

Options Available from Action Table Maintenance Screen

```
(U)p, (D)own, (A)dd, (E)dit, (R)emove
(S)ort, (P)rint, (I)mport, E(x)port, (Desc)ription, (Q)uit ->
```

(U)p, (D)own

Scroll up or down to view all Action Table Lines.

(A)dd

Add a new Action Table Line.

(E)dit

Edit Action Table Line. Enter ID Number of the Action Line to edit.

(R)emove

Remove a line from an existing Action Table.

(S)ort

It is possible to sort Action Lines to aid in forming Action Table logic or to locate a particular Directive. To sort, enter [S], Sort, and indicate desired Sort Order: 1 - VIC Directive, 2 - Expansion, 3 - Status.

(P)rint

Enter [P] and at the prompt indicate desired sort for the printout: 1 - VIC Directive, 2 - Expansion, 3 - Ending Status.

(I)mport Action Table

After exporting lines from an existing Action Table (see E(x)port below), select this option to import those lines to a new Action Table.

E(x)port Action Table

Type [X] to export entire Action Table.

The Table will be placed in a file that may be accessed using the (I)mport feature.

Select the ID Number of the Action Table to export.

You will see:

"DO YOU WANT TO CONTINUE? (Y/N)"

Enter [Y]

The number of lines exported from this table will be displayed:

```
Exported 31 Lines!

        [ ] OK
```

Import to a Table

Create the new table in which to import the exported Action Table lines.

Select (A)dd to add a new table, or select an existing table to add the exported lines to.

When importing into a new table the following two directives will be in place at start up:

1	10 -	Party Connect	1+	POP
2	26 -	Voice Mail - Coll	1+	POP

Select (I)mport to import stored information into the new table.

"THIS PROGRAM WILL IMPORT AN ENTIRE VIC ACTION TABLE. DO YOU WANT TO CONTINUE? (Y/N)"

"DO YOU WANT TO CLEAR THE OLD FIRST? (Y/N)"

When importing a table it is recommended that the Action Table lines be cleared, whether you are importing into a new table or an existing table. This ensures duplication of Action Table lines or VIC Directives will not occur.

Next, select the file created when the export was performed.

Select the export table by date and time of the file:

```
 ID# |   SIZE   |   MODIFIED   |   DIR/FILENAME
--------------------------------------------------
 1)        1108      Aug  23  11:32      ./tmp/
vicactdef.005
```

"ENTER ID#, (S)TOP ?"

Select the ID Number of the desired exported table. The number of imported lines will be displayed.

(Desc)ription

Enter desired table name.

(Q)uit

Returns to the previous screen.

VIC Directives

Situations that VIC may encounter during dialing that require action, ie., busy signal, no answer, 3 tone intercept, etc., are referred to as Action Table Directives or VIC Directives. Available Directives are displayed here 24. Directives are used by Action Tables to manage the course of action to be taken when each directive is encountered.

Directives are also used in several reports (Mission Log Detail, Mission Time Summary, Mission Full Day Summary, Action Count Report) to provide information for each situation encountered. When Directives must be selected to produce a report, a similar list to the following example will display.

```
--------------------Available VIC Directive(s)-------------------

[ ]  1) Party Connect           [ ] 16) Unable To Transfer Party
[ ]  2) Voice Mail              [ ] 17) Voice Mail - Coll
[ ]  3) Busy                    [ ] 18) Voice Mail - Hangup
[ ]  4) No Answer               [ ] 19) Voice Mail - VIC
[ ]  5) 3 Tone Intercept        [ ] 20) Message - VIC Voice Mail
[ ]  6) Immediate Hang Up       [ ] 21) Message - Party Connect
[ ]  7) Call Error              [ ] 22) Message - Hang Up
[ ]  8) Fax                     [ ] 23) Hangup Salutation
[ ]  9) No Dialtone             [ ] 24) Unusable Phone Number
[ ] 10) No Ring                 [ ] 25) Area Code Changed
[ ] 11) VV Runtime Error        [ ] 26) Scrubbed Phone
[ ] 12) Stopped                 [ ] 27) Local Area Code Not Defined
[ ] 13) Party No Answer         [ ] 28) Blocked - Non Licensed State
[ ] 14) Other                   [ ] 29) Blocked - Time Zone Rejected
[ ] 15) On Hold Hang Up         [ ] 30) Hours Oper Not Def

[ ] 31) Invalid State/Zip       [ ] 46) Balance Table Exceeded
[ ] 32) Zip Not Found In ZPLOOKU[ ] 47) Too Many Accounts!
[ ] 33) Invalid Local Time Zone [ ] 48) Phone In The Skip Table
[ ] 34) Blocked - Jackdate In Fu[ ] 49) F6 Successful!
[ ] 35) Area Code Mismatch      [ ] 50) F6 Busy
[ ] 36) No Phones               [ ] 51) F6 Voice Mail
[ ] 37) Counter Reset           [ ] 52) F6 No Answer
[ ] 38) Blocked - Messaging Not [ ] 53) F6 Call Transfer Failed
[ ] 39) Prev. Contact Today     [ ] 54) Changed Collector Code
[ ] 40) No Active Accounts      [ ] 55) Changed Status Code
[ ] 41) Blocked - Debtor On Hold[ ] 56) Changed Next Activity Date
[ ] 42) Invalid Start Time      [ ] 57) New Phone Number
[ ] 43) Invalid End Time
[ ] 44) Party Transfer Hangup
[ ] 45) Prev. Message Today

      [ - Quit, A)ll, N)ext, P)revious, Please Select:.....
```

To include all VIC Directives in the report select A)ll. To include individual directives only, type in the corresponding ID Number, which places an [X] next to the selected directives. N)ext move to the second list of directives and P)revious returns to the first list of directives.

4.1. Edit Action Tables

The New Action Add screen will display:

(01) VIC Directive	(08) Ending Seq No
(02) Count	(09) Ending Compl Code
(03) Expansion	(10) Reserved
(04) Directive	
(05) Ending Status	
(06) Suspended Ph Flg	
(07) Current Seq No	
[- Cancel, Please Select (1-10):....	

New Action Add

1) VIC DIRECTIVE

Situations VIC may encounter during dialing that require action (see VIC Directives 24).

2) COUNT

Number of times the line will entertain prior to executing the action. The count is dependent on each Action Table, and within each Action Table it is also dependent on each sequence.

```
EXAMPLE:  Within each Action Table the system tracks and makes decisions based on the
residence phone, employment phone, spouse's employment phone and CoMaker, all separate
and independent of each other. The Action Table Counter is reset as indicated in System
Generation (Option 6), Item 4 - CLR COUNT FLAG (0 - 2).
```

3) EXPANSION

Indicates which of the following six actions are to be taken on the account:

JD - Jackdate

The number appearing in the Directive Column indicates the number of days VIC will Jackdate the account before the next action is taken.

VTR - Time Reminder

Allows VIC to attempt to contact a debtor at a later time. The Dialer will automatically re-dial the telephone number after the time interval indicated in the Directive Column has elapsed.

COLL - Change Collector Code

Dialer will automatically change the Collector Code on the account to the Collector Code indicated in the Directive Column.

STATUS CODE

Dialer will automatically change the Status Code on the account to the Status Code

DAKCS00259

indicated in the Directive Column. When using this expansion, it is not necessary to enter an Ending Status.

SCREEN POP

When the Directive has been performed the system will pop the screen to the collector

CHANGE SEQUENCE

When the given Directive has been performed the system will automatically change to the sequence No. in the Directive Field.

```
EXAMPLE:              (1)  VIC Directive         No Answer
                (2)  Count                 2 +
                (3)  Expansion             Seq
                (4)  Directive             2
In this example the system encountered a second No Answer at debtor’s residence.
 The debtor’s employment will now be dialed, because the Action Table has
instructed the Dialer to proceed to the next sequence, in this case sequence No.
2. (Enter [ +1 ] in the Directive to automatically move to the next sequence).
```

4) DIRECTIVE

A - Number of days account will be Jackdated.

B - Number of minutes or hours account will be held for a Time Reminder.

C - Collector Code account will be changed to.

D - Sequence Number to dial next or [+] [N] to proceed to next sequence.

5) ENDING STATUS

Status Code account will be changed to when designated action has been completed. (An entry in this field is not required when using Status Code as the Expansion.)

6) SUSPENDED PHONE FLAG

This two character field will be added to the beginning of a phone number when the selected Directive is encountered.

```
EXAMPLE:  The VIC Directive is a 3-Tone Intercept. The Suspended Phone Flag
could be DS or 3T. When a 3-Tone Intercept is detected, the phone number of 395-
3743 would become DS395-3743, or 3T395-3743.  In either case the phone number
would not be dialed because the actual phone number is preceded by an alpha
character. Also, numbers with more than 7 digits will have the first two digits
replaced by the Flag.
```

7) CURRENT SEQUENCE NUMBERS

The sequence this action will take place on. Enter [A] for the same action to be taken on all sequences.

```
EXAMPLE: If VIC detects an answering machine at the residence (Sequence No. 1),
you may want to leave a message without the collector viewing the account.
However, if VIC detects an answering machine at the debtor’s employment, you may
want to pop the screen to the collector to leave a manual message. While the
Dialogue controls the phone call itself, the Action Table will control any
action taken within Beyond.Net.
```

8) ENDING SEQUENCE NUMBERS

Enter sequence numbers to dial after the action has been taken. For example, if a call was made to Sequence No. 1, and 3 was entered in this field, the Dialer would proceed to call Sequence No. 3 after the initial call was completed. Entering [+] in this field rather than defining a Sequence will instruct the Dialer to search for the next available sequence and initiate a call.

IMPORTANT: The sequence field in the Dialer Line Setup will control sequences allowed to be called by the dialer, regardless of the Action Table setup.

```
EXAMPLE: If the Action Table instructs the Dialer to call Sequence No.5 after
calling Sequence No.1, but the Dialer sequence field is defined as “D”, the
Dialer will only be allowed to call Sequence No. 1 through 4. Therefore, the
Action Table will change the sequence to 5, but the dialer will not be allowed
to execute the call.
```

9) ENDING COMPLETION CODE

The Completion Code is “C”, and indicates to VIC not to dial a specific number again. Enter [C] in this field to place the Completion Code on a particular sequence on this Directive, after the action has been taken.

```
EXAMPLE:  VIC has detected the phone number at the place of employment, Sequence
No. 2, has encountered ten No Answers. Enter [ C ] as the Completion Code to
prevent further calls to the place of employment.
```

10) RESERVED

[[ ] (open bracket)

Exit without adding or changing an Action Line.

4.2. Vic Directives

List of VIC Directives

10) Party Connect

VIC detects a person answering the phone.

11) Voice Mail

Answering Machine.

12) Busy

Busy signal on the line.

13) No Answer

Phone continues to ring.

14) 3 Tone Intercept

VIC detects 3 tone intercept, indicating phone number is disconnected or has been changed.

15) Immediate Hang Up

Phone is answered but debtor says nothing.

17) Fax

VIC detects a fax tone.

18) No Dial tone

VIC cannot detect a dial tone, phone call cannot be placed. This alerts user that a problem exists with the phone line VIC is attempting to dial out on (not plugged in or board has not reset from last call).

19) No Ring

VIC has dialed the number and placed the call, but a ring is not detected, indicating there may be a problem connectivity to the outside phone line.

23) Other

Defaults to any situation not defined in table.

24) On Hold Hang Up

Debtor on hold waiting to be transferred to collector, hangs up before the transfer occurs.

25) Unable To Transfer Party

Debtor on hold, the system makes the number of attempts to transfer as designated by the dialogue. If the system is unable to transfer to collector, a message is repeated and the system hangs up on the debtor.

26) Voice Mail - Coll

VIC transfers voicemail and answering machine responses to the collector.

27) Voice Mail - Hang-up

Debtor hangs up before message begins, or hangs up during message.

28) Voice Mail - VIC

VIC detects a voicemail or answering machine and leaves a recorded message.

29) Message - VIC Voice Mail

Messaging Campaign – VIC detects a voicemail or answering machine and leaves a recorded message.

30) Message - Party Connect

Messaging Campaign – VIC – repeats message in dialogue.

31) Message - Hang Up

Messaging Campaign – Debtor hangs up before message begins, or hangs up during message.

32) Hang-up Salutation

Debtor hung up during message.

33) Message Attend Transfer

Attended Messaging Transfer – Debtor pressed a phone key initiating transfer to a collector messaging campaign.

34) Link Back Transfer

Predictive Campaign – Debtor pressed a phone key initiating the transfer.

40) Unusable Phone Number

Phone number on the master is not 7 or 10 digits, or contains a non numeric character.

44) Blocked - Non Licensed State

VIC looks at the standard Non-Licensed State Table.

45) Blocked - Time Zone Rejected

Account is not within the allowable time defined in System Generation.

48) Zip Not Found In ZIPLOOKUP

Zip Code on account is not in the Zip Lookup Table.

50) Blocked - Jackdate In Future

VIC detects the first active account on the master. If the account has a future jackdate, VIC will not dial it.

51) Area Code Mismatch

Phone handle flag is set to “2.“ Area code associated with Zip Code does not match area code on phone number.

52) No Phones

All phones have a completion code or are unusable. This message will also display if the line itself is restricted to a specific sequence and there is a sequencing table on the line. The table tries to pull it to sequence 2, which is blocked.

70) Prev. Contact Today

VIC has contacted the account today, flag is set to Block Multi Contacts.

71) No Active Accounts

VIC will not dial any master that does not have an active account.

72) Blocked - Debtor On Hold

If an “H” appears in the bad address field on the master, VIC will not dial the account.

75) Party Transfer Hang-up

During VIC transfer to collector debtor hangs up. Also used if debtor has been on hold, transfer to collector is unsuccessful, and debtor hangs up.

76) Prev. Message Today

Dialer previously left a message during the current day.

77) Balance Table Exceeded

Account has met a criteria in a Balance Table to terminate dialing.

80) F6 Successful!

Collector presses F6 and transfers call to an analog extension.

81) F6 Busy

Collector presses F6 and transfers call to another extension, line is busy.

82) F6 Voice Mail

Collector presses F6 and transfers call to another extension, gets voice mail.

83) F6 No Answer

Collector presses F6 and transfers call to another extension, no answer.

84) F6 Call Transfer Failed

Collector presses F6 and transfers call to analog extension, possibly phone system does not support transfer.

107) Changed Collector Code

Dialer Action Table changed Collector Code.

117) Changed Status Code

Dialer Action Table changed Status Code.

124) Changed Next Activity Date

Dialer Action Table changed Jackdate.

210) New Phone Number

New phone number was placed in any of the sequences.

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- T -

EXHIBIT 12

RASH·CURTIS & ASSOCIATES

Rash Curtis & Associates

Collection Agency Debt Recovery Services

Company Information

"Our success is meeting and exceeding your expectations"

Prepared by:

Barry K. Brown
VP of Marketing
Rash Curtis & Associates
barry@rashcurtis.com (707) 454-2050

EXHIBIT PLTS 24 10-20-17 Correi KW

PENGAD 800-631-6989

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RASH·CURTIS & ASSOCIATES

Introduction

Rash Curtis & Associates is a full service collection agency specializing in Healthcare Debt Recovery. Rash Curtis continues to excel producing results by focusing on superior client services, non-alienating patient/debtor relations, and a positive work environment providing team building, cross training and continuing education for all staff. Experts in: early out, insurance follow up and self-pay collections, Rash Curtis is your best choice for healthcare receivables management.

Our skilled, bilingual Account Professionals are chosen for their ability to maintain a professional, courteous and compassionate approach while asserting a consistent effort to reach a financial conclusion with the patient. We approach your patients as an advocate, not adversary- this approach has proven to be very successful for our clients.

Since 1977, Rash Curtis and Associates has served the Healthcare Community with dignity, passion and persistence, maintaining exemplary client services. We serve respected clients including:

Alameda Fire Department/Ambulance- Alameda, CA
Biggs-Gridley Memorial Hospital- Gridley, CA
Community Hospital of the Monterey Peninsula- Monterey, CA
Contra Costa County Hospital- Martinez, CA
Doctor's Medical Center- San Pablo, CA
Enloe Medical Center- Chico, CA
Fremont-Rideout Healthcare Group- Yuba City/Marysville, CA
Lodi Memorial Hospital- Lodi, CA
Oroville Hospital- Oroville, CA
Marshall Hospital- Placerville, Ca
Mee Memorial Hospital- King City, CA
Radiological Associates Medical Group- San Jose, CA
Sacramento Anesthesia Medical Group- Sacramento, CA
San Jose Medical Group- San Jose, CA
Sutter North Regional Medical Foundation- Marysville, CA
and numerous Hospitals, Medical Groups, Medical Billing Companies, and Doctors.

With a convenient online payment system, we are available and accessible to your patients 24 hours a day. Please visit our Website at: www.rashcurtis.com for more information on our company, and contact me anytime with your questions at (707) 454-2050.

Thank you for your consideration.

Sincerely,

Barry K. Brown
VP of Marketing

RASH·CURTIS & ASSOCIATES

Table of Contents

1. Company Information

KBR Inc., DBA Rash Curtis & Associates
Hours Monday-Thursday 8 AM-8 PM---Friday 8-4:30---Every Other Saturday 8 AM-12 PM
190 South Orchard Avenue, Suite A-205 (707) 454-2000, (800) 929-3935
Vacaville, Ca 95688 (707) 454-2001 Fax

Rash Curtis & Associates was incorporated on October 27, 1977.

President/CEO - Terrence "Terry" L. Paff (707) 454-2002, terry.paff@rashcurtis.com

Terry Paff is a well known figure in the Receivables Management industry. From Collection Manager, Director of Operations, to Marketing and Sales, Terry has experienced every aspect of the collection business over the past 35 years. He is experienced in Consumer Loans, Healthcare, Retail City Government, Courts, Utilities and Legal. Terry is constantly analyzing process flows and statistics and making changes as deemed necessary to increase revenue. He has developed and maintained collection centers specializing in start-ups and multiple collection sites, utilizing sophisticated technology and state of the art automated call center processes. Perhaps best known for his ability to recruit and train qualified personnel, Terry's recovery teams are competitive with the highest performance levels in the industry for local and national clientele. Terry has served on the Board of Directors of the Healthcare Financial Management Association since 2001 and is currently the President-elect of the Northern California Chapter.

Chief Administration Officer- Natasha L. Paff (707) 454-2005, natasha@rashcurtis.com

Natasha Paff is well known in the health care industry. With 33 years of hospital experience in 2 of Northern California's largest acute in-patient and out-patient teaching, trauma and tertiary facilities and medical groups. She is experienced in managing all aspects related to Patient Access and Patient Financial Services, i.e.; Registration, Pre-Registration, POS Collections, Customer Service, Insurance Verification and Authorizations. Financial Counseling, Screening for other funding sources, Charity Programs, Self Pay and Collections, Insurance Billing and Follow-Up, Underpayments, Appeals, Medicare and MSP Audits and Cost Reporting, HIPAA Compliance. Her primary role was to maximize reimbursement through detailed analysis, which includes streamlining processes, developing policies and procedures, training, and to promote accountability and teamwork. Natasha has served as a member for CAHAM, NAHAM and HFMA for over 22 years.

RASH·CURTIS & ASSOCIATES

Total Employees: **Sixty-three (63)**

License Information:
City business licenses: Vacaville. Licensed or qualified to operate in thirty-eight (38) states.

Insurance:
Traveler's Insurance Company insuring **Rash Curtis & Associates** for $1,000,000,00.

Professional organizations:

- **ACA-** American Collectors Association International
- **CAC-** California Association of Collectors
- **HFMA-** Healthcare Financial Management Association
- **MGMA-** Medical Group Management Association
- **NAHAM-** National Association of Healthcare Access Management
- **CAHAM-** California Association of Healthcare Access Management
- **HBMA-** Healthcare Billing and Management Association
- **CROA-** California Revenue Officers Association

Languages spoken:

English, Spanish, Tagalog and Mienh
We also have access to a HIPAA compliant interpreter service when needed.

RASH·CURTIS & ASSOCIATES

2. Philosophies and Commitment to Client Service

Rash Curtis & Associates began collection operations in 1977, and since that time has become one of the most effective, solutions-oriented agency in the industry. Our success has been built around the realization and understanding that to be effective, our Account Representative must be effective "salespeople". Every Account Representative must "sell" each patient/guarantor on the benefits of paying their bill. They often must be problem solvers, and in many cases must *help* the patient/guarantor find a creative way to resolve the debt. We have found that to be successful, the Account Representative must utilize excellent communication techniques to achieve payment.

We approach each patient/guarantor as an advocate. Our experience has taught us that by combining this approach with diligent screening in the hiring process, ongoing training and evaluations, a positive work environment for all team members and methodical follow-up we consistently achieve the highest level of Client and Customer Service satisfaction while exceeding our Client's recovery expectations **in a virtually complaint free environment**. Our clients benefit in many ways from this approach.

We are committed throughout our organization to working with you and your staff to develop what you will feel is an excellent Client-Agency relationship. Through pre-implementation meetings between our management teams, our goal is to tailor a customized program giving you precisely the services and resources you are looking for.

Rash Curtis & Associates is committed to meeting and exceeding your expectations. We are passionate, creative, resourceful, inquisitive, disciplined, honest, tenacious and insightful. These are just a few distinguishing traits of **Rash Curtis & Associates.** Together, these characteristics infuse everything we do and the end result is high quality delivered by a strategic partner who acts with your best interests in mind.

We understand the value of your image in the community and the importance of positive patient/guarantor relations. Our success has been based on our total commitment to this philosophy and approach, which has been built on the following:

1. Understanding our Client's needs and requirements through detailed preparation and thorough implementation
2. Unparalleled Client and patient/guarantor relations
3. Ongoing evaluation and training of all Managers, Supervisors and Account Representatives to maintain the highest service levels and maintaining those needs and requirements
4. Controlled growth
5. Compassionate and empathetic communication techniques
6. Continuing education, training and support for all team members
7. Achieving the highest possible recovery rates in the shortest possible time frame
8. Ongoing research and development of collection and skip tracing techniques
9. Achieving the highest possible recovery rates in the shortest possible time frame.

Our commitment is total. We provide our Clients with a variety of revenue cycle services customized to their individuals needs. We are committed to YOU.

3. Healthcare Accounts Receivable Management

Rash Curtis & Associates has extensive experience in Healthcare Receivable Management, from insurance billing and follow up to patient advocate billing, third party liability screening, early-out programs, workers compensation, and pre-collection services. We offer a wide variety of effective state-of-the-art accounts receivable management tools, including: DAKCS Sting Collection Software, VIC Predictive Dialer, Credit Reporting/Scoring, and Consulting/Training.

Insurance Billing and Follow-up Expertise

Rash Curtis & Associates uses the resources of its Specialty Billing and Insurance Follow-up unit to submit and follow-up on claims. Our resources have in-depth experience in Managed Care, Commercial Insurance, Medicare, Medi-Cal, Medi-Cal Managed Care Plans and any other state funding program i.e.: CCS- (California Children's Services), GHPP- (Genetically Handicapped Person's Program), VOC- (Victims of Violent Crimes) and Section 1011 (Illegal Alien Fund, Emergency Funding Program), as well as, Charity Care screening as outlined in AB 774.

Patient Advocate Billing Services

Rash Curtis & Associates can handle patient billing for your practice at any stage of the billing process, from initial billing, to billing follow-up. We approach your patient as an advocate, not an adversary. Our first and primary effort is to uncover valid insurance, in order to help your patient to get their bill paid. We will work with your patient to assist them with billing questions, and if we feel that benefits have been unjustly denied, we will re-bill their claim, and deal directly with the insurance carrier to resolve the issues and secure payment of benefits. Often, our approach results in acting as the patient's advocate. At **Rash Curtis & Associates**, we **NEVER** take an adversarial approach with your patients.

Third Party Liability

When an account is classified as a third party liability account it is blocked from any auto-dialer contact. Third party liability accounts are placed in a separate category and appropriate follow-up action is taken. We bill and file claims with insurance companies, handle personal injury cases, follow-up on assignment of benefits, and coordination of benefits.

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Workers Compensation

When an account is classified as a Workers Compensation account, it is blocked from any auto-dialer contact. Workers Compensation accounts are placed in a separate category and appropriate follow-up action is taken. We bill and file claims with Workers Comp Carriers, and do the necessary follow-up and appeals, if deemed necessary.

Pre-Collection Services

Rash Curtis & Associates can specifically tailor a pre-collection effort designed to meet your needs. Our Pre-Collection Programs offer diplomatic, simple, inexpensive and highly effective methods to substantially reduce your accounts receivable expenses, and increase cash flow. These programs were developed to assist health care providers in making their in-house efforts less expensive, less time-consuming, and more effective.

When account volume surges or staffing issues affect your Patient Accounting Department(s), **Rash Curtis & Associates** provides many value-added programs, such as pre-collection programs, insurance verification and other services that are customized around the specific needs of the individual client.

When using an outsourced agency for collections, the primary interest is in revenue recovery. However, recoveries must be made in a way that will not reflect unfavorably on the provider. We consider the importance of patient relations to be absolutely critical in maintaining any long-term client partnership. Our system is time-activated, yet fully controlled by <u>your</u> office. Attempts to contact patients/guarantors can be made by both mail and telephone.

The driving force behind our development of customized "Pre-Collection" Services was, quite simply, our client's goals:

- ☑ Increase cash flow
- ☑ Patient satisfaction
- ☑ Customer service
- ☑ Reduce overhead and/or allocate resources more effectively
- ☑ Improve effectiveness

In this capacity, we can function as an on-going off-site adjunct to your internal billing operation, or we can act as a call-center providing relief whenever needed by your department.

RASH·CURTIS & ASSOCIATES

What is the key to achieving our clients' goals?

1) Access to Technology. By providing our clients access to specialized computer systems and software not usually available in-house, we can reach economies of scale and resource efficiencies more effectively.

2) Experienced, Knowledgeable Staff. Our staff is trained to understand the objectives of our clients. As an extension of your business office, we are keenly aware of the importance of the hospital/patient relationship.

The approach at the "Pre-Collection" stage is to supplement your internal billing/telephone procedures. We do not act as a collection agency, but rather as a function of your business office (a) using your letterhead for notices/statements, or (b) our own letterhead. In addition, we can provide telephone campaigns calling as an extension of your patient accounting office. Custom telephone scripts and letters (developed with each individual client) are used when contacting the patient. Dedicated non-collection personnel handle all pre-collection programs in a separate and distinct unit.

Credit Bureau Reporting

We will list your accounts with all three Credit Bureaus (when placed for contingency collection). The ability to report your accounts to the Credit Bureaus motivates many accounts to pay quickly. We wait a minimum of 45 days before reporting the account. This avoids reporting those accounts that have a sincere intention to resolve their obligation.

Medicare Deductibles

Special care is taken in the handling of Medicare deductible patients. This is an area in which we <u>heavily</u> emphasize a counseling approach. We encourage Medicare patients to make monthly payment arrangements that are within their means, and assist them in organizing their funds accordingly.

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4. Collection Account Processing

Our company policy requires all employees to understand and comply with all State and Federal Collection laws; FCRA; FDCPA; FACTA, HIPAA/HITECH, and AB-774/SB-350.

Upon referral, each account will be processed through our data center. The accounts will be downloaded into our system, and an FDCPA approved notice will be sent within twenty-four (24) hours, to reach your patient/guarantor and advise them as to the status of their account. All accounts assigned for bad debt collections are processed for asset and contact enrichment within twenty-four (24) hours of assignment. This enrichment process includes matching account information against national databases for address correction, new phone numbers, asset searches, credit history, employment and collectability scoring. Phone attempts will be made at alternate times, during business hours and during non-business hours (within FDCPA guidelines).

All of **Rash Curtis & Associates'** telephone communications are professional and in accordance with the highest ethical and customer service standards, utilizing counseling approach. Our Account Representative advises the patient/guarantor of the debt, and fully explains the situation and the possible repercussions of non-payment of the debt. The Account Representative assists the patient/guarantor in resolving the account by suggesting ways in which the patient/guarantor can repay the debt, while pointing out the advantages of these options.

Our Account Representatives approach each patient/guarantor professionally and will always treat him or her with dignity and respect and never lose sight of the purpose of the call: Payment of the Bill.

Our Account Representative pledge:

- *I believe every person has worth as an individual*
- *I believe every person should be treated with dignity and respect*
- *I will make it my responsibility to help consumers find ways to pay their just debts*
- *I will be professional and ethical*
- *I will commit to honoring this pledge*

A. Preparation preceding first call

Accounts downloaded onto our system will automatically generate the 1st notice which is sent the next day. All accounts assigned for bad debt collections are processed for asset and contact enrichment within twenty-four (24) hours of assignment. This enrichment process includes matching account information against national databases for address correction, new phone numbers, asset searches, credit history, employment and collectability scoring. Accounts are prioritized based on score; balance; age and existing debtors in common.

B. Standard collection process and time frames related to the various steps

Day 1: We will initiate collection calls on all phone numbers and attempt to contact patient/guarantor to collect the balance in full, establish reasonable payment arrangements and/or to screen for any additional funding source. Collection procedures involve the psychology and timing of telephone calls, resolution of questions and disputes, settlements and refusals to pay.

Day 2 through 30: We initiate automated and manual calls at various times of the morning, afternoon, evenings and Saturdays in an attempt to make contact. If no contact is made, we continue calling for the first thirty days averaging five to ten (5-10) calls a week. If there is no contact after thirty (30) days, the accounts are placed into aging pools. These pools are isolated at thirty (30) plus days, sixty (60) plus days, ninety (90) plus days and one-hundred and eighty (180) plus days from the date of referral. Accounts are worked based on their age, balance, credit summary and score with our emphasis being on newer and large balance accounts with good credit scores.

If no contact is made within thirty (30) days, we send our second notice. We also initiate manual skip tracing efforts to locate alternate numbers and/or addresses. We continue calling all numbers, alternating call times to include evenings and Saturdays.

With our automated management program, "Intercept" which runs every night and moves accounts by status codes and calendar dates, we are able to work our inventory more effectively.

C. Skip Tracing

Rash Curtis & Associates' Account Representatives are highly skilled in locating missing patient/guarantors. We have developed an extremely sophisticated skip tracing program to augment the information assigned to us to increase contacts. An important element of our success is our ability to locate and recover a significant percentage of skip accounts for our Clients. Account Representatives are trained to utilize many resources including:

- **On-line Bankruptcy Verification**
- **National Change of Address (NCOA) records**
- **Similar Names**
- **Abbreviated Credit Report and Scoring with Financial Demographics**
- **Directory Assistance**
- **Tax Assessor Record Information**
- **Full Credit Reports through Equifax, Experian and Trans Union**
- **On Line Investigative Databases**
- **Matching against our own database that includes over 3 million consumer-debtor records in addition to other enrichment searches. Internet searches**

Skip tracing and contact enrichment is very important tools utilized to ensure successful recovery. Our staff has the ability to focus on the best methods and tools to locate skipped patient/guarantors to maximize our contacts and recoveries.

D. Payment Plans

Partial payment plans are a standard and critical component of our collection methodology and approach. When an Account Representative has determined that a patient/guarantor is unable to make payment in full, we will seek the largest possible down payment and negotiate a reasonable monthly payment arrangement based on the patient/guarantor's resources; reinforced by a signed payment agreement from the patient/guarantor when appropriate.

Rash Curtis & Associates' tracks each Partial Payment Arrangement (PPA) through an automated process with monthly statements and is monitored by the Account Representative. If the account becomes delinquent, a telephone call is generated and a past due letter is sent automatically and followed up on daily for up to forty-five (45) days until contact or payment is made. If contact is not made or payment is not received after forty-five (45) days, the account is transferred to a dedicated dialing cue and contact attempts continue.

E. Credit Bureau Reporting

We will list all unpaid accounts with all three Credit Bureaus, Equifax, Experian and Trans Union after forty-five to sixty (45-60) days from the date of referral. The ability to report your accounts to the Credit Bureaus motivates many patient/guarantors to pay quickly.

F. Legal Accounts

If a patient/guarantor has the ability to pay and refuses to resolve their account on balances over $1000, the patient/guarantor's overall credit summary is within our guidelines and we have located assets which are either good employment for at least one year and/or property ownership with equity, we will litigate the claim with your written approval. **Rash Curtis & Associates** advances all fees and will recoup those fees in the suit.

5. Technology

Rash Curtis & Associates utilizes a wide variety of effective state-of-the-art accounts receivable management tools, including: DAKCS Beyond.net Software, Predictive Dialer, Credit Scoring and Reporting, Call and Computer Screen Recording as well as other resources that enhance our ability to resolve accounts in a timely manner.

Our system accepts accounts for data entry manually, via email or electronically through our secure website. A computer program then prioritizes and distributes the accounts to the appropriate Account Representative. Our software package is DAKCS (Automated Accounts Receivable Management System) www.dakcs.com. The DAKCS system is currently in use by over four-hundred (400) agencies worldwide and is capable of interfacing with any hospital information system.

DAKCS software is one of the most flexible software systems in the industry. Customized and supported by their staff, our software provides our Account Representatives and Clients with current and complete information, while permitting management to consistently monitor and review work productivity, including "real time" monitoring.

With our Report Generator, we are able to obtain information in reporting formats specific to our Clients' needs on demand.

With our online system, our Clients can logon to our system from any PC location and view our work, do audits, post direct payments, communicate with our staff and view real time production reports twenty-four/seven (24/7).

Our Call recording software allows the ability to record all incoming and outgoing calls as well as the Account Representative's computer screen. Managers are able to monitor and coach the Account Representative during calls and take over the call when appropriate.

A. DAKCS Beyond.net Accounts Receivable Software System

DAKCS Software Systems, Inc. is a proven leader in accounts receivable management solutions. Established in the early eighties by and for receivable professionals, DAKCS has been providing Clients with innovative and creative solutions for over twenty-eight (28) years.

General Functionality

- Separate Collection Database/Normalized
- Database
- Automated Collection Strategies/Workflow
- Management Tools
- Prioritized Work Queues
- Work Grouped by Time Zone and Collection Stage
- Sub-clients for a master client
- Sub-clients can be consolidated with the master client to produce a consolidated statement
- Accounts can be related across clients (or sub-clients)
- Related Accounts can be Viewed Simultaneously
- Customized formatting of statements
- Individual clients can be set up as either Gross or Net remittance clients
- Statements can be regenerated/reprinted for a client for a specific period
- Tracks Multiple Internal & External Contact Names/Numbers
- Recommends Goals and Scripts for Collection Calls
- Collection Tasks Recorded Automatically
- Generates Customizable Correspondence on demand
- Automated letters by client with flexible triggers
- Integrates with E-mail
- Offers Automated Phone Dialing
- Monitors Individual Collector Performance
- Flexible import of debtor data without the need for custom programming
- Designs Custom Reports on Operator Level
- Online, real time coaching
- Access vendor services automatically
- Multiple location and database functionality
- Goals Feedback in real time
- GUI environment
- Web Access - Secure and Customizable remote access for collectors
- Web Access - Secure and Customizable remote access for debtors
- Web Access - Secure and Customizable remote access for clients
- Ability to generate an individual status report for an account (or linked accounts)

- Collector alerts
- Application Development Studio
- User-definable collector/user interface
- User-definable client access interfaces
- Built-in collection agency templates
- User-defined account matching criteria
- User-defined balance buckets
- Configurable Account Flow
- Ability to Extend the Account and Related Tables

Agency Functionality

- Trust accounting
- Complete client activity statement history
- User-defined collection tasks

Recovery Functionality

- Pre Charge-Off Collections
- Post Charge-Off Recovery
- Agency/Attorney Management
- Metro2 Reporting on Post Charge-Off
- Standard Agency/Attorney/Buyer Formats
- Recovery Management Statistics and Reports
- Automated File Processing
- Repossession Tracking
- Bankruptcy/Deceased Management
- Work by Accounts or People (person vs. account centric)

Pre-Charge Off Collections Functionality

- Disputes/Deduction Codes can be assigned
- Offers Customer and Invoice-Level Notes
- Electronically Reproduces/Transmits Invoices

External Vendor/Service Integration

- Automated service requests based on collection strategies
- Interactive service requests initiated by collector or manager
- Complete access to data returned from external vendors
- Automated collection strategies based on returned data
- Process check & credit card payments interactively

B. Predictive Dialing

Rash Curtis & Associates' predictive dialing system is fully integrated with our accounts receivable software. Some of the exciting highlights of our predictive dialer are:

- ☎ Inbound and outbound calls
- ☎ Unattended messaging
- ☎ Multiple campaign capability
- ☎ Silent monitoring by supervisors
- ☎ Complete answering machine, busy signal, and no-answer screening
- ☎ Real time history notes
- ☎ Automated time zone recognition

With a manual or basic dialer system, Account Representatives average only twelve to eighteen (12-18) minutes of each hour talking to contacts. They spend the remaining forty-two to forty-eight (42-48) minutes dialing, listening for calls to connect, receiving busy signals, and waiting through numerous rings only to receive several "no-answers".

Our predictive dialer increases our productivity by automatically handling all mundane dialing tasks. Our system dials out on four to five (4-5) lines per workstation, automatically sorting each call outcome into appropriate queues. This enhances our self-pay Account Representatives' effectiveness by increasing our contact time.

Our system accomplishes this by passing only those calls that have been answered by a "live voice" to our Account Representatives. Within milliseconds, the connection is passed to an Account Representative as the account simultaneously appears on our Account Representative's screen. Unlike telemarketing firms whose dialer use creates a brief "dead zone" when the called party answers, the called party is totally unaware of the automation as the result of **Rash Curtis & Associates'** dialer management.

Busy signals and no-answers are automatically placed in separate queues to be recalled on demand. Answering machines can be retried later or passed to an operator who will leave a message. By connecting our Account Representatives to only those calls that have been answered, the predictive dialer gives our Account Representatives more time to produce results, by spending their time doing what they do best- **Speaking with patient/guarantors.**

The thoroughness, efficiency and time-effectiveness of this technology, allows **Rash Curtis & Associates** to provide you with a level of performance on your patient/guarantor accounts that is unprecedented in the accounts receivable industry.

C. Telephone Functionality

- Fully integrated dialer
- Real time read/write access to application database
- Carrier Grade hardware (Nebs compliant)
- Unattended messaging
- Call blending
- Automatic remote error reporting
- Automatic software/firmware updates

Call Recording

- Automatic recording of all inbound and outbound calls
- Automatic account indexing
- Onsite recording storage
- On demand playback into current conversation

IVR

- Fully integrated to application
- Fully integrated to dialer (bidirectional information transfer with call)
- Real time application database access
- Outbound Right Party delivery
- Secure payment authorization

6. Data Security

Security and confidentiality are a primary focus at **Rash Curtis & Associates** and is part of our core culture, whether physical, network, or data security.

Rash Curtis & Associates maintains security on all data, including data encryption at rest, double redundant backup systems with an offsite data storage facility in the event of system failure due to a natural disaster or otherwise. **Rash Curtis & Associates** has implemented several measures to ensure the security of our Client's data. All access to the computer system itself is protected by a multiple password scheme. When our Clients are connecting to the system from outside of **Rash Curtis & Associates**, a password is required to get to the banner and normal user logon. Therefore, an outsider would not even know what type of system they are trying to access without first knowing this system's password. Once access to the system has been granted, the user must then possess a user name/password to actually use system resources. This combination is unique to each user, and identifies to the system software what capabilities that particular user is allowed to have. The system is designed so that Clients are allowed to access their own accounts only.

In addition to closed circuit video recording of all areas of our facility, all hardware including our server, routers and firewalls are enclosed in a temperature controlled, locked storage room and are upgraded regularly. All data is encrypted and dedicated T-1s are used for both voice and data. However encryption is only one tier in **Rash Curtis & Associates'** approach to a multi-tiered security solution. Security isn't only about protecting our network from outside threats; it's also about protecting from threats from within. The weakest link in any IT security chain is the human element. In order to maintain a genuine security culture everyone in the organization from top to bottom must be informed and vigilant regarding information security. Account Representatives do not have the ability to access most websites and cannot download any program or file to their workstation and internet activity is monitored daily to identify any potential breach in security or unauthorized web access.

Rash Curtis & Associates' Acceptable Use Policy (AUP) is a key element of our training and requires passing a written exam for each employee. Our AUP covers Email usage, Privacy, Passwords, Laptops, Client Data, and Containment (no employee, eg: Account Representative, is permitted to work from home, or remove transportable storage devices such as CD-ROM, USB key or to transfer data from work to home). No personal files (such as MP3s) are permitted on **Rash Curtis & Associates'** network.

All written information obtained from our Clients is scanned to our secured server and the original is shredded or filed in a locked filing cabinet in our secured storage room.

Workforce training is not a single event. Security awareness requires commitment to a continuous program of employee communications and training. Properly trained employees are a core component of any enterprise security program.

Training includes:

1) **Rash Curtis & Associates** policy and procedure documents regarding computer usage, especially regarding Internet and email limitations are a prime element of employee training and are reinforced periodically for all employees.

2) All employee computers are equipped with the latest security tools, and require two levels of passwords for access. Each computer runs regular virus and security scans to ensure data security and integrity. No employee or anyone else can gain access to our system via an unsecured Internet connection.

3) **Rash Curtis & Associates** makes sure that all employees are aware of the internal risks. All staff is constantly reminded of the importance of reporting unusual or potentially harmful activity amongst other employees.

4) Staff are encouraged and rewarded for being security conscious.
Rash Curtis & Associates uses a dual backup methodology.

Our layered, multi-tiered approach to security provides both **Rash Curtis & Associates** and our Clients with maximum security solutions that cover as many bases as possible.

7. HIPAA

Rash Curtis & Associates is fully HIPAA compliant. We have created a compliance department that stays up to date with the changes in the legislature. Our compliance officer will maintain and enforce HIPAA, along with any other federal or state regulations.

This document outlines our Client Audit modules compliance with the system security requirements set forth in the Health Insurance Portability and Accountability Act (HIPAA).

HIPAA has three (3) categories of system security requirements, Administrative Safeguards, Physical Safeguards and Technical Safeguards as stated below. The burden of compliance for Administrative Safeguards and Physical Safeguards is held by the Agency itself. The burden of compliance for Technical Safeguards is that of DAKCS, our collection management software vendor.

Administrative Safeguards

These safeguards are primarily a set of procedures and policies set forth and enforced by **Rash Curtis & Associates** itself. It includes the protection of data handled by our personnel and is specific to processes set in place to monitor personnel who have access to the data.

Physical Safeguards

These Safeguards are policies governing the protection of the physical elements on which the data resides. This includes adequate protection against theft, natural disasters, hazards, etc.

Technical Safeguards

This is an area where DAKCS has responsibility for compliance, specifically within the software itself. The remainder of the responsibility for compliance falls on us. Within our Client Audit module the data is transferred between us and the Client via a secure, encrypted port. All data that is uploaded, downloaded or viewed through this portal is encrypted. Access to this application is governed by our DAKCS software system. User IDs are granted by **Rash Curtis & Associates** and are limited to the data to which our agency has granted access.

(Please see our PHI guidelines and policies next).

A. Rash Curtis & Associates PHI (Protected Health Information) Guidelines

Electronic Mail / Internet Electronic Mail Protection Policy and Procedure

I. Purpose

To provide guidance, procedures, and standards for sending and receiving Electronic Mail (e-mail) messages, containing sensitive information and/or Protected Health Information (PHI), as required by State and Federal privacy and security regulations.

II. Definitions:

Attachments: Files, spreadsheets, reports, graphics, and web links that are sent along with an electronic message.

E-mail: Any message which is sent electronically through one or more computers and/or communication networks and which in most cases has a human originator and receiver.

Encryption: The process of transforming readable information, or plaintext, using an algorithm or cipher to make the information unreadable to anyone except those possessing special knowledge, usually referred to as a key, which is used to decrypt the information.

Decryption: The process of converting encrypted data back into its original form, so it is readable.

Personal External E-mail: Web browser enabled email service where users click on a URL to send/retrieve personal mail from a Web site (e.g., Google, Yahoo! Mail, Hotmail, AOL, etc.). These "free" services bypass Rash Curtis and Associates security mechanisms — virus scanners, content filters and firewalls.

Protected Health Information (PHI): Any data that contains individually identifiable medical information, physical or mental health, including condition, diagnosis, the treatment of the individual, and payment for the treatment - in all forms whether electronic, written, oral, or any other. Includes individually identifiable "medical information," as defined in the California Confidentiality of Medical Information Act, and includes all past, present, and future medical and health information. To be PHI, the information must identify the individual, or be able to be used to identify the individual.

Sensitive Data: Means information about individuals or Rash Curtis and Associates that, if received by unauthorized recipients, will compromise the privacy of the individual or Rash Curtis and Associates. Examples of sensitive data include social security number, financial account numbers, PHI or Rash Curtis and Associates business critical information.

Spam: *"Spam" e-mail is generally defined as an unsolicited, bulk commercial e-mail targeting many individual users with direct mail messages. Spam lists are often created by stealing Internet mailing lists or searching the Web for addresses.*

III. Policy:

A. General Provisions

1. *This policy applies to all e-mail communications, messages, attachments, and any e-mail service that is accessible by Rash Curtis and Associates authorized Users (i.e.; internal "Microsoft Outlook-based", provided Web browsers).*

2. *Use of Electronic Mail/Internet Electronic Mail for PHI information requires each User to sign the "Rash Curtis and Associates-Employee Confidentiality - Anti-Virus, E-Mail and Internet Consent Form.*

3. *Users must not send any PHI (e.g., patient health Information; social security numbers, account numbers, credit card numbers, telephone calling card numbers, passwords, etc.), through internet e-mail unless using secured transmission.*

4. *E-mail messages can be subpoenaed; therefore, Users must determine the relevance of the information retention, archiving, and destruction requirements in compliance with Rash Curtis and Associates policy; Business Records Management.*

5. *User will comply with this policy and the following Rash Curtis and Associates policies; the policies listed below are available in the Rash Curtis and Associates Policy and Procedure Manual.*

6. *The policies listed above are available in the Rash Curtis and Associates Policy and Procedure Manual.*

7. *Management personnel is responsible for:*
   Approving access and use of Rash Curtis and Associates' e-mail communication services solely for the performance of an individual's assigned job responsibilities and minimum necessary requirements.

8. *Ensuring that Users understand and agree to abide by Rash Curtis and Associates' Acceptable I.T. Use Policy and the other applicable Rash Curtis and Associates policies.*

9. *Executing of the "Rash Curtis and Associates Anti-Virus, E-Mail and Internet Consent Form" (Attachment A).*

10. *Rash Curtis and Associates E-mail systems and all e-mail generated using these systems, including their associated backups, are the property of Rash Curtis and*

Associates. Rash Curtis and Associates e-mail systems are provided for business purposes only and users cannot have any expectation of privacy when sending or receiving e-mail.

11. *Usage of Rash Curtis and Associates e-mail systems is continuously monitored for compliance with this and all related Rash Curtis and Associates policies.*
12. *Rash Curtis and Associates may disclose e-mail communications sent to, received by, or relating to a User to law enforcement officials without giving prior notice to the User with the exception of Mental Health PHI.*

13. *Rash Curtis and Associates Management may take disciplinary action for violation of this policy and may use information obtained from monitoring or inspecting the User's e-mail communications.*

14. *Users receiving e-mail containing Protected Health and Business Confidential Information must determine the relevance of the information to be stored in the medical record, forward to the Medical Records Department, and delete the e-mail from the delete folder in Microsoft Outlook.*

15. *All Rash Curtis and Associates e-mail shall reside on Rash Curtis and Associates e-mail servers in compliance with Rash Curtis and Associates policy,*

16. *Business Records Management." The use of (Personal External E-mail Storage tables) or (offline folder files), or any other local archive, is prohibited for Rash Curtis and Associates e-mail. These files cannot be adequately secured, and have the potential to expose confidential information to disclosure if the device they reside on is lost, stolen, or compromised.*

B. General Precautions and Safeguards

1. *Authorized E-mail Users are responsible for preventing patient privacy and security violations from occurring.*

2. *Do not use your e-mail account to store patients protected health information unless you are authorized to do so.*

3. *Always double-check the recipient's e-mail address before sending to avoid mistakenly sending the message to the wrong person.*

4. *Always log off your computer (or use password protected screensaver) when leaving the terminal to prevent e-mail from being visible.*

5. *Communicate via e-mail only those issues you are comfortable having forwarded to others.*

6. *Take time to make sure the message is clear, concise and of a professional nature.*

7. *Don't share your e-mail account or password with others.*

8. *Don't divulge other people's e-mail addresses without their permission.*
9. *Do not open any files from an unknown, suspicious or untrustworthy source.*

10. *Do not open any files if the subject line is questionable or unexpected.*

11. *Delete chain e-mails and junk e-mail. Do not forward or reply to any to them.*

12. *Full time employees should check their e-mail daily.*

C. *Privacy and Confidentiality*

1. *If a User determines that their e-mail mailbox, mailbox setting or any mailbox folder or item has been accessed, read, modified, deleted without their permission, they should immediately report this to their immediate supervisor and the Information Technology Services (I.T) Support Center.*

2. *Despite monitoring for compliance with these policies and procedures and making other technical security efforts, Rash Curtis and Associates cannot ensure the privacy and confidentiality of e-mail. Relevant examples of potential compromises to privacy and confidentiality that users must help guard against include:*

   a. *Any un-encrypted electronic correspondence sent via the Internet can be read by anyone desiring to do so.*

   b. *E-mail messages may be saved indefinitely on the sending and receiving computer.*

   c. *Copies of e-mail messages can be made electronically or printed on paper.*

   d. *E-mail messages can be intentionally or accidentally forwarded to others.*

   e. *E-mail messages may be sent to incorrect e-mail addresses or be improperly delivered by an e-mail system.*

   f. *Others can potentially access messages if PC's are unattended while e-mail is open.*

D. *Enforcement*

1. *Management personnel are responsible for policy enforcement.*

2. *Violations of this policy, determined by circumstance and severity, may result in disciplinary action, up to and including termination of employment.*

IV. *Procedure:*

A. *Service Request for E-mail/Internet E-Mail Access*

1. *For E-mail/ Internet E-mail access, the employee's immediate supervisor will complete the Service Request Form and forward to the I.T. Support Center.*

2. *The Supervisor will receive from the I.T. Support Center the "Rash Curtis and Associates Anti-Virus, E-Mail and Internet Consent Form".*

3. *The User and Supervisor will execute the "Rash Curtis and Associates Anti-Virus, E-Mail and Internet Consent Form".*

4. *Users are responsible for reading and understanding the Rash Curtis and Associates Policies listed on the Consent Form. These include:*

- *I.T. -Electronic Mail/Internet Electronic Mail policy*
- *I.T. -Acceptable IT Use policy*
- *I.T. -Internet Policy*
- *I.T. - Anti-Virus Policy*
- *I.T. -PC's/Printers/Mobile Devices Usage Guidelines.*

5. *The Supervisor will:*

   a. *For the Employee: forward the signed "Rash Curtis and Associates Anti-Virus, E-Mail and Internet Consent Form" to Human Resources for placement into the employee's file.*

   b. *Submit a copy of the signed "Rash Curtis and Associates Anti-Virus, E-Mail and Internet Consent Form" to the I.T. Support Center after which the completed Service Request form will be processed.*

   c. *The Service Request will be processed as outlined in I.T. - Service Request Procedure.*

   d. *E-mail/Internet E-Mail access will be granted at the completion of processing the Service Request.*

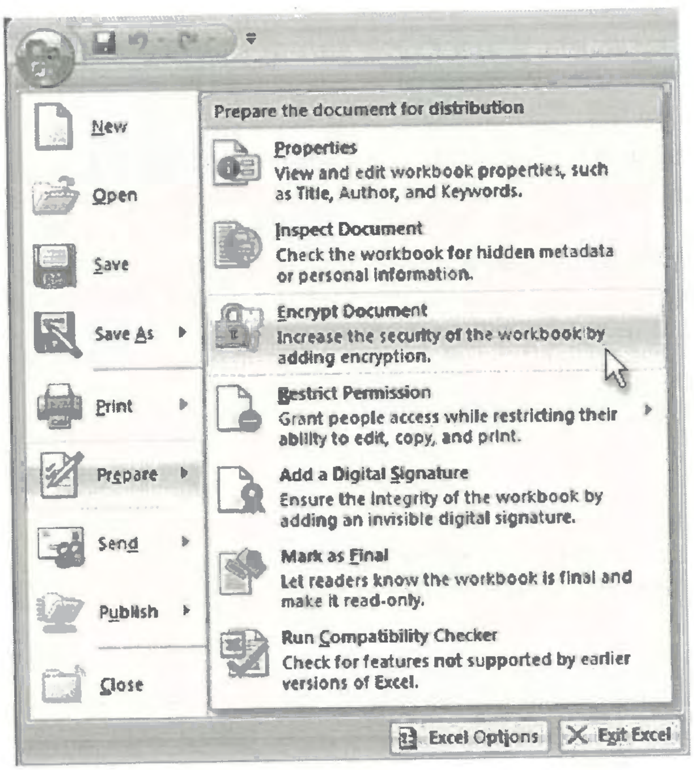
B. *Audit and Monitoring Requests*

1. The Vice President of Operations must request in writing to the I.T. Support Center to monitor a User's E-mail. The request must be based on a reasonable suspicion of misuse or wrongdoing, and may focus on an individual user or selective group of users.

a. Monitoring may include tracking addresses of e-mail sent and received, accessing in-box messages, accessing messages in folders, and accessing archived messages.

'How to encrypt a document;

1. *Click the **Microsoft Office Button**, point to **Prepare**, and then click **Encrypt Document**.*



2. *In the **Password** box, type a password, and then click **OK**.*
3. *In the **Reenter password** box, type the password again, and then click **OK**.*
4. *To save the password, save the file.*

Remove password protection from an Excel spreadsheet

1. *Use the password to open the spreadsheet.*
2. *Click the **Microsoft Office Button**, point to **Prepare**, and then click **Encrypt Document**.*
3. *In the **Encrypt Document** dialog box, in the **Password** box, delete the encrypted password, and then click **OK**.*
4. *Save the spreadsheet.*

Set a password to modify an Excel spreadsheet
In addition to setting a password to open an Excel spreadsheet, you can set a password to allow others to modify the spreadsheet.

1. *Click the **Microsoft Office Button**, click **Save As**, and on the bottom of the Save As dialog, click **Tools**.*
2. *On the Tools menu, click **General Options**. The General Options dialog opens.*
3. *Under File sharing, in the **Password to modify** box, type a password.*
4. *In the Confirm Password dialog, re-type the password. Click **OK**.*
5. *Click **Save**.*

*Note: To remove the password, repeat these steps and then delete the password from the **Password to modify** box. Click **Save***

B. Sample Business Associates Agreement:

Amended and Restated

Business Associate Agreement

This Agreement is made effective the ____ of ____, 201_, by and between ________________________, hereinafter referred to as "Covered Entity", and __________________, hereinafter referred to as "Business Associate", (individually, a "Party" and collectively, the "Parties").

WITNESSETH:

WHEREAS, Sections 261 through 264 of the federal Health Insurance Portability and Accountability Act of 1996, Public Law 104-191, known as "the Administrative Simplification provisions," direct the Department of Health and Human Services to develop standards to protect the security, confidentiality and integrity of health information; and

WHEREAS, pursuant to the Administrative Simplification provisions, the Secretary of Health and Human Services issued regulations modifying 45 CFR Parts 160 and 164 (the "HIPAA Security and Privacy Rule"); and

WHEREAS, the American Recovery and Reinvestment Act of 2009 (Pub. L. 111-5), pursuant to Title XIII of Division A and Title IV of Division B, called the "Health Information Technology for Economic and Clinical Health" ("HITECH") Act, provides modifications to the HIPAA Security and Privacy Rule (hereinafter, all references to the "HIPAA Security and Privacy Rule" are deemed to include all amendments to such rule contained in the HITECH Act and any accompanying regulations, and any other subsequently adopted amendments or regulations); and

WHEREAS, the Parties wish to enter into or have entered into an arrangement whereby Business Associate will provide certain services to Covered Entity, and, pursuant to such arrangement, Business Associate may be considered a "business associate" of Covered Entity as defined in the HIPAA Security and Privacy Rule (the agreement evidencing such arrangement is entitled Collection Agreement, dated ____________________, and is hereby referred to as the "Arrangement Agreement"); and

WHEREAS, Business Associate may have access to Protected Health Information (as defined below) in fulfilling its responsibilities under such arrangement; and

WHEREAS, Covered Entity and Business Associate have previously entered into a Business Associate Agreement dated ________________ under the HIPAA Security and Privacy Rule prior to the implementation of the HITECH Act, and now wish to supersede such prior agreement with this Agreement in order to comply with the requirements of the HITECH Act;

THEREFORE, in consideration of the Parties' continuing obligations under the Arrangement Agreement, compliance with the HIPAA Security and Privacy Rule, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and intending to be legally bound, the Parties agree to the provisions of this Agreement in order to address the requirements of the HIPAA Security and Privacy Rule and to protect the interests of both Parties.

I. DEFINITIONS

Except as otherwise defined herein, any and all capitalized terms in this Section shall have the definitions set forth in the HIPAA Security and Privacy Rule. In the event of an inconsistency between the provisions of this Agreement and mandatory provisions of the HIPAA Security and Privacy Rule, as amended, the HIPAA Security and Privacy Rule shall control. Where provisions of this Agreement are different than those mandated in the HIPAA Security and Privacy Rule, but are nonetheless permitted by the HIPAA Security and Privacy Rule, the provisions of this Agreement shall control.

The term "Protected Health Information" means individually identifiable health information including, without limitation, all information, data, documentation, and materials, including without limitation, demographic, medical and financial information, that relates to the past, present, or future physical or mental health or condition of an individual; the provision of health care to an individual; or the past, present, or future payment for the provision of health care to an individual; and that identifies the individual or with respect to which there is a reasonable basis to believe the information can be used to identify the individual. "Protected Health Information" includes without limitation "Electronic Protected Health Information" as defined below.

The term "Electronic Protected Health Information" means Protected Health Information which is transmitted by Electronic Media (as defined in the HIPAA Security and Privacy Rule) or maintained in Electronic Media.

Business Associate acknowledges and agrees that all Protected Health Information that is created or received by Covered Entity and disclosed or made available in any form, including paper record, oral communication, audio recording, and electronic display by Covered Entity or its operating units to Business Associate or is created or received by Business Associate on Covered Entity's behalf shall be subject to this Agreement.

II. CONFIDENTIALITY AND SECURITY REQUIREMENTS

(a) Business Associate agrees:

(i) to use or disclose any Protected Health Information solely: (1) for meeting its obligations as set forth in any agreements between the Parties evidencing their business relationship, or (2) as required by applicable law, rule or regulation, or by accrediting or

credentialing organization to whom Covered Entity is required to disclose such information or as otherwise permitted under this Agreement, the Arrangement Agreement (if consistent with this

Agreement and the HIPAA Security and Privacy Rule), or the HIPAA Security and Privacy Rule, and (3) as would be permitted by the HIPAA Security and Privacy Rule if such use or disclosure were made by Covered Entity. All such uses and disclosures shall be subject to the limits set forth in 45 CFR § 164.514 regarding limited data sets and 45 CFR § 164.502(b) regarding the minimum necessary requirements;

(ii) at termination of this Agreement, the Arrangement Agreement (or any similar documentation of the business relationship of the Parties), or upon request of Covered Entity, whichever occurs first, if feasible, Business Associate will return or destroy all Protected Health Information received from or created or received by Business Associate on behalf of Covered Entity that Business Associate still maintains in any form and retain no copies of such information, or if such return or destruction is not feasible, Business Associate will extend the protections of this Agreement to the information and limit further uses and disclosures to those purposes that make the return or destruction of the information not feasible;

(iii) to ensure that its agents, including a subcontractor, to whom it provides Protected Health Information received from or created by Business Associate on behalf of Covered Entity, agrees to the same restrictions and conditions that apply to Business Associate with respect to such information, and agrees to implement reasonable and appropriate safeguards to protect any of such information which is Electronic Protected Health Information. In addition, Business Associate agrees to take reasonable steps to ensure that its employees' actions or omissions do not cause Business Associate to breach the terms of this Agreement;

(iv) Business Associate shall, following the discovery of a breach of unsecured PHI, as defined in the HITECH Act or accompanying regulations, notify the covered entity of such breach pursuant to the terms of 45 CFR § 164.410 and cooperate in the covered entity's breach analysis procedures, including risk assessment, if requested. A breach shall be treated as discovered by Business Associate as of the first day on which such breach is known to Business Associate or, by exercising reasonable diligence, would have been known to Business Associate. Business Associate will provide such notification to Covered Entity without unreasonable delay and in no event later than FIVE (5) Business days after discovery of the breach. Such notification will contain the elements required in 45 CFR § 164.410; and

(v) Business Associate will, pursuant to the HITECH Act and its implementing regulations, comply with all additional applicable requirements of the Privacy Rule, including those contained in 45 CFR §§ 164.502(e) and 164.504(e)(1)(ii), at such time as the requirements are applicable to Business Associate. Business Associate will not directly or indirectly receive remuneration in exchange for any PHI, subject to the exceptions contained in the HITECH Act, without a valid authorization from the applicable individual. Business Associate will not engage in any communication which might be deemed to be "marketing" under the HITECH Act. In addition, Business Associate will, pursuant to the HITECH Act and its implementing regulations, comply with all applicable requirements of the Security Rule, contained in 45 CFR §§ 164.308, 164.310, 164.312 and 164.316, at such time as the requirements are applicable to Business Associate.

(b) Notwithstanding the prohibitions set forth in this Agreement, Business Associate may use and disclose Protected Health Information as follows:

(i) If necessary, for the proper management and administration of Business Associate or to carry out the legal responsibilities of Business Associate, provided that as to any such disclosure, the following requirements are met:

(A) The disclosure is required by law; or

(B) Business Associate obtains reasonable assurances from the person to whom the information is disclosed that it will be held confidentially and used or further disclosed only as required by law or for the purpose for which it was disclosed to the person, and the person notifies Business Associate of any instances of which it is aware in which the confidentiality of the information has been breached;

(ii) for data aggregation services, if to be provided by Business Associate for the health care operations of Covered Entity pursuant to any agreements between the Parties evidencing their business relationship. For purposes of this Agreement, data aggregation services means the combining of Protected Health Information by Business Associate with the protected health information received by Business Associate in its capacity as a business associate of another covered entity, to permit data analyses that relate to the health care operations of the respective covered entities.

(c) Business Associate will implement appropriate safeguards to prevent use or disclosure of Protected Health Information other than as permitted in this Agreement. Business Associate will implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of any Electronic Protected Health Information that it creates, receives, maintains, or transmits on behalf of Covered Entity as required by the HIPAA Security and Privacy Rule.

(d) The Secretary of Health and Human Services shall have the right to audit Business Associate's records and practices related to use and disclosure of Protected Health Information to ensure Covered Entity's compliance with the terms of the HIPAA Security and Privacy Rule.

(e) Business Associate shall report to Covered Entity any use or disclosure of Protected Health Information which is not in compliance with the terms of this Agreement of which it becomes aware. Business Associate shall report to Covered Entity any Security Incident of which it becomes aware. For purposes of this Agreement, "Security Incident" means the attempted or successful unauthorized access, use, disclosure, modification, or destruction of information or interference with system operations in an information system. In addition, Business Associate agrees to mitigate, to the extent practicable, any harmful effect that is known to Business Associate of a use or disclosure of Protected Health Information by Business Associate in violation of the requirements of this Agreement.

III. AVAILABILITY OF PHI

Business Associate agrees to comply with any requests for restrictions on certain disclosures of Protected Health Information pursuant to Section 164.522 of the HIPAA Security and Privacy Rule to which Covered Entity has agreed and of which Business Associate is notified by Covered Entity. Business Associate agrees to make available Protected Health Information to the extent and in the manner required by Section 164.524 of the HIPAA Security and Privacy Rule. If Business Associate

maintains Protected Health Information electronically, it agrees to make such Protected Health Information electronically available to the applicable individual. Business Associate agrees to make Protected Health Information available for amendment and incorporate any amendments to Protected Health Information in accordance with the requirements of Section 164.526 of the HIPAA Security and Privacy Rule. In addition, Business Associate agrees to make Protected Health

Information available for purposes of accounting of disclosures, as required by Section 164.528 of the HIPAA Security and Privacy Rule and Section 13405(c)(3) of the HITECH Act. Business Associate and Covered Entity shall cooperate in providing any accounting required on a timely basis.

IV. TERMINATION

Notwithstanding anything in this Agreement to the contrary, Covered Entity shall have the right to terminate this Agreement and the Arrangement Agreement immediately if Covered Entity determines that Business Associate has violated any material term of this Agreement. If Covered Entity reasonably believes that Business Associate will violate a material term of this Agreement and, where practicable, Covered Entity gives written notice to Business Associate of such belief within a reasonable time after forming such belief, and Business Associate fails to provide adequate written assurances to Covered Entity that it will not breach the cited term of this Agreement within a reasonable period of time given the specific circumstances, but in any event, before the threatened breach is to occur, then Covered Entity shall have the right to terminate this Agreement and the Arrangement Agreement immediately.

V. MISCELLANEOUS

Except as expressly stated herein or the HIPAA Security and Privacy Rule, the Parties to this Agreement do not intend to create any rights in any third parties. The obligations of Business Associate under this Section shall survive the expiration, termination, or cancellation of this Agreement, the Arrangement Agreement and/or the business relationship of the Parties, and shall continue to bind Business Associate, its agents, employees, contractors, successors, and assigns as set forth herein.

This Agreement may be amended or modified only in a writing signed by the Parties. No Party may assign its respective rights and obligations under this Agreement without the prior written consent of the other Party. None of the provisions of this Agreement are intended to create, nor will they be deemed to create any relationship between the Parties other than that of independent parties contracting with each other solely for the purposes of effecting the provisions of this Agreement and any other agreements between the Parties evidencing their business relationship. This Agreement will be governed by the laws of the State of North Carolina. No change, waiver or discharge of any liability or obligation hereunder on any one or more occasions shall be deemed a waiver of performance of any continuing or other obligation, or shall prohibit enforcement of any obligation, on any other occasion.

The Parties agree that, in the event that any documentation of the arrangement pursuant to which Business Associate provides services to Covered Entity contains provisions relating

to the use or disclosure of Protected Health Information which are more restrictive than the provisions of this Agreement, the provisions of the more restrictive documentation will control. The provisions of this Agreement are intended to establish the minimum requirements regarding Business Associate's use and disclosure of Protected Health Information.

In the event that any provision of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, the remainder of the provisions of this Agreement will remain in full force and effect. In addition, in the event a Party believes in good faith that any provision of this Agreement fails to comply with the then-current requirements of the HIPAA Security and Privacy Rule, including any then-current requirements of the HITECH Act or its regulations, such Party shall notify the other Party in writing. For a period of up to thirty days, the Parties shall address in good faith such concern and amend the terms of this Agreement, if necessary to bring it into compliance. If, after such thirty-day period, the Agreement fails to comply with the HIPAA Security and Privacy Rule, including the HITECH Act, then either Party has the right to terminate upon written notice to the other Party.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the day and year written above.

COVERED ENTITY:	BUSINESS ASSOCIATE:
Company:____________________	Company:____________________
By:____________________	By:____________________
Print:____________________	Print:____________________
Title:____________________	Title:____________________

8. "@ Client Services"

Secure Web Account Access and Reporting

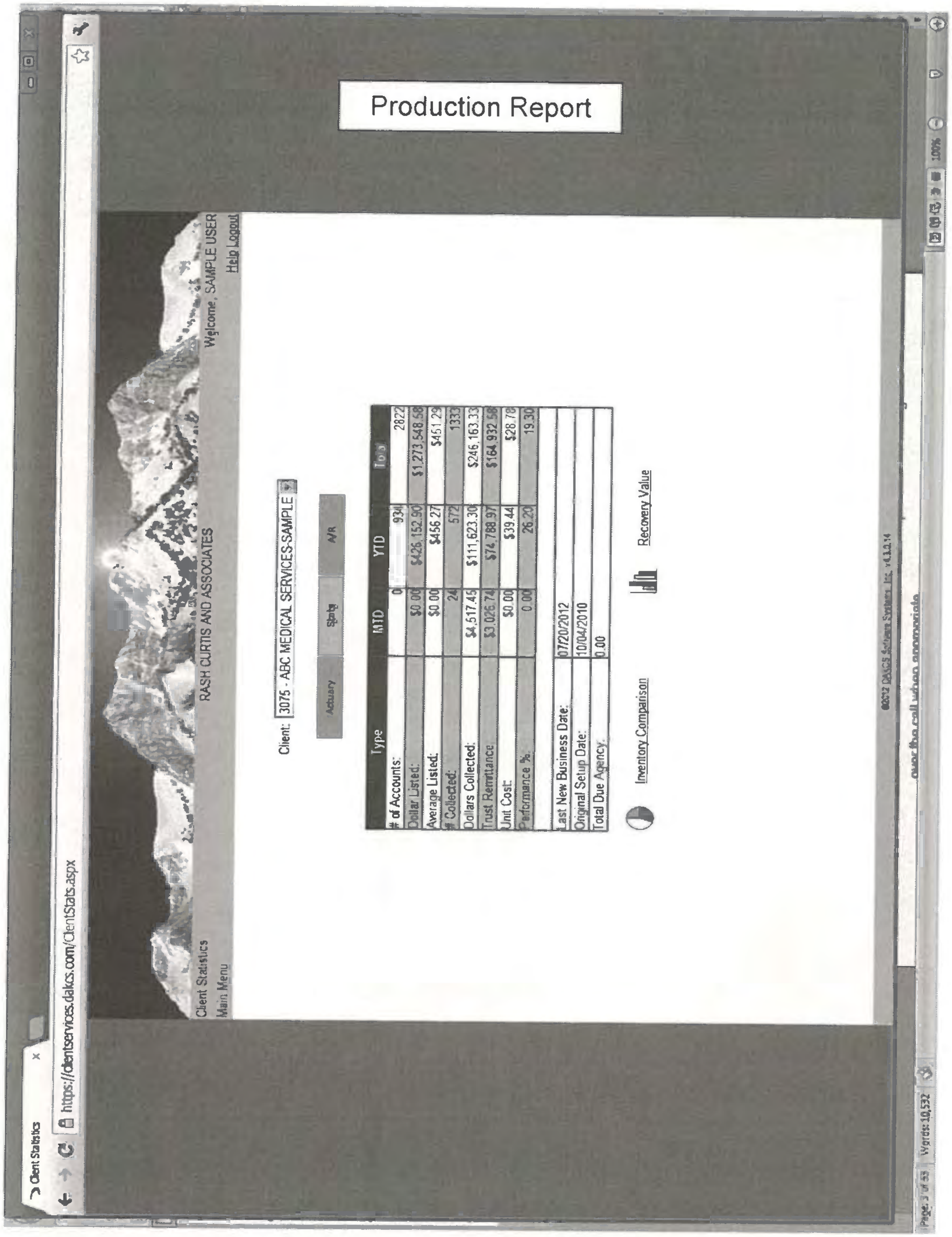
Rash Curtis & Associates provides a powerful web based account access and reporting tool for our clients via the internet.

Using our HIPAA compliant, secure web-based **"@Client Services"** tool, approved **Kaweah Delta Health Care District** employees will have access to our collection system twenty-four (24) hours a day to audit our performance, track call attempts, verify contacts and view reports. In addition, with our **"@Client Services"** tool, your staff will be able to:

1. Assign individual accounts
2. Securely upload:
   A. Multiple accounts files
   B. Any electronic documentation to a specific account
   C. Any electronic documentation related to agency or client
3. View individual account status and history
4. View actuary and production statistics
5. Post direct payments and adjustments
6. View archived reports including New Business Acknowledgment and Trust Remittance or any additional reports requested
7. Securely communicate with our staff

   (Please see sample screen shots from @Client Services next)

RASH · CURTIS & ASSOCIATES



Type	MTD	YTD	Total
# of Accounts:	0	934	2822
Dollar Listed:	$0.00	$426,152.90	$1,273,548.58
Average Listed:	$0.00	$456.27	$451.29
# Collected:	24	572	1333
Dollars Collected:	$4,517.45	$111,623.30	$246,163.33
Trust Remittance:	$3,026.74	$74,788.97	$164,932.58
Unit Cost:	$0.00	$39.44	$28.78
Performance %:	0.00	26.20	19.30

Last New Business Date:	07/20/2012
Original Setup Date:	10/04/2010
Total Due Agency:	0.00

RASH·CURTIS & ASSOCIATES

Actuary Report

Client Statistics
Main Menu

RASH CURTIS AND ASSOCIATES

Welcome, SAMPLE USER
Help Logout

Client: 3075 - ABC MEDICAL SERVICE-SAMPLE

Actuary | Stats | A/R

Period	# New	Amount	# PIF	Receipts	Commissio	# Canceled	$ Canceled	Recovery %
Aug	0	$ 0.00	0	$ 0.00	$ 0.00	0	$ 0.00	0
Jul	153	$ 62215.00	12	$ 4560.00	$ 1505.00	0	$ 0.00	7.3
Jun	124	$ 56733.00	35	$ 12314.00	$ 4063.00	0	$ 0.00	21.7
May	139	$ 68069.00	33	$ 11626.00	$ 3837.00	0	$ 0.00	17.1
Apr	107	$ 52584.00	19	$ 7232.00	$ 2386.00	0	$ 0.00	13.8
Mar	115	$ 61122.00	21	$ 5772.00	$ 1905.00	0	$ 0.00	9.4
Feb	218	$ 92326.00	50	$ 18011.00	$ 5943.00	0	$ 0.00	19.5
Jan	78	$ 33103.00	22	$ 8312.00	$ 2743.00	0	$ 0.00	25.1
Dec	209	$ 85013.00	47	$ 19194.00	$ 6334.00	0	$ 0.00	22.6
Nov	101	$ 44495.00	26	$ 8661.00	$ 2858.00	0	$ 0.00	19.5
Oct	147	$ 57832.00	38	$ 13340.00	$ 4402.00	0	$ 0.00	23.1
Sep	145	$ 55331.00	40	$ 13014.00	$ 4295.00	0	$ 0.00	23.5
CLY	1074	$ 514667.00	318	$ 108930.00	$ 35945.00	0	$ 0.00	21.2
T1Y	1676	$ 757338.00	469	$ 163139.00	$ 53834.00	0	$ 0.00	21.5

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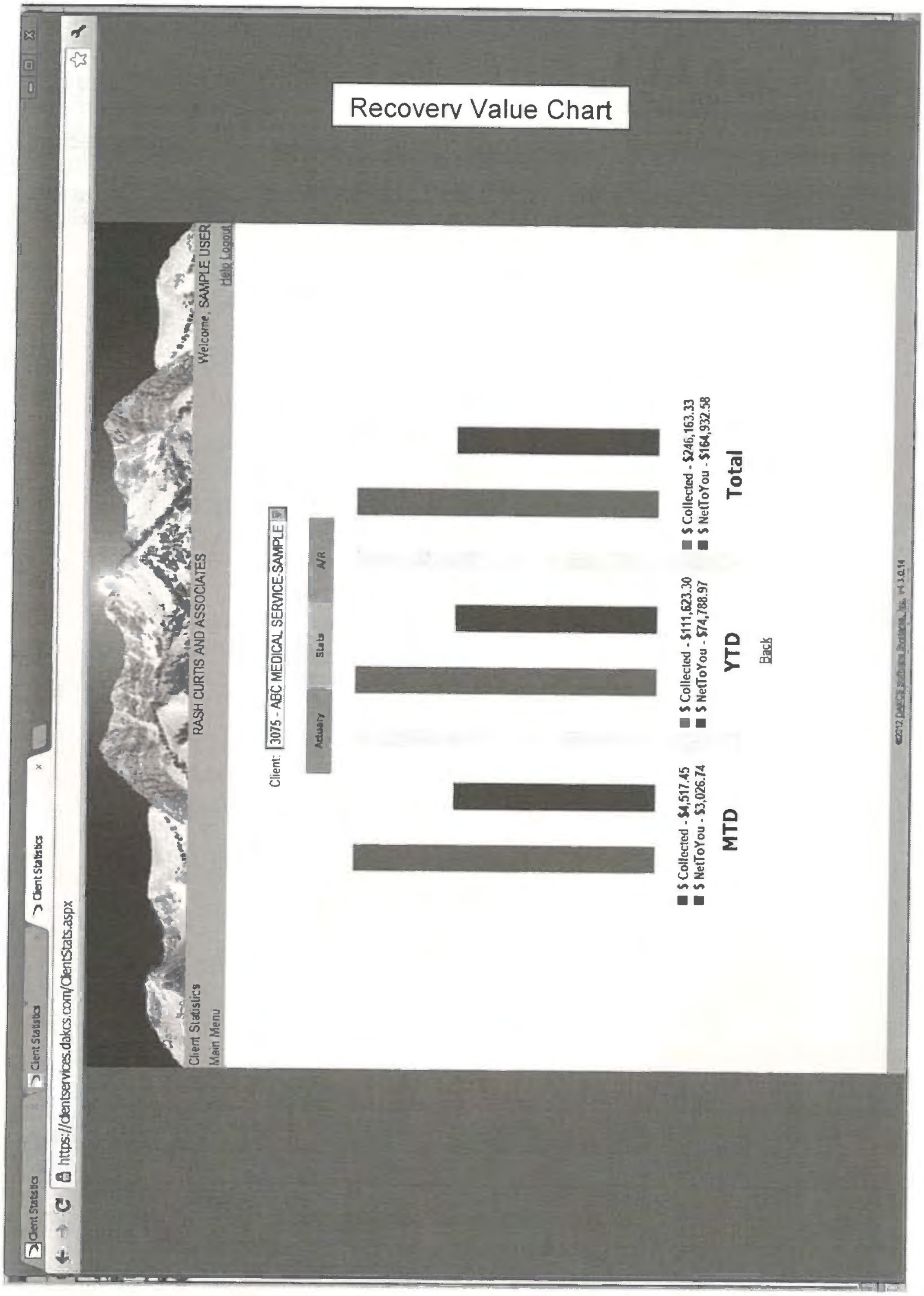
RASH·CURTIS & ASSOCIATES



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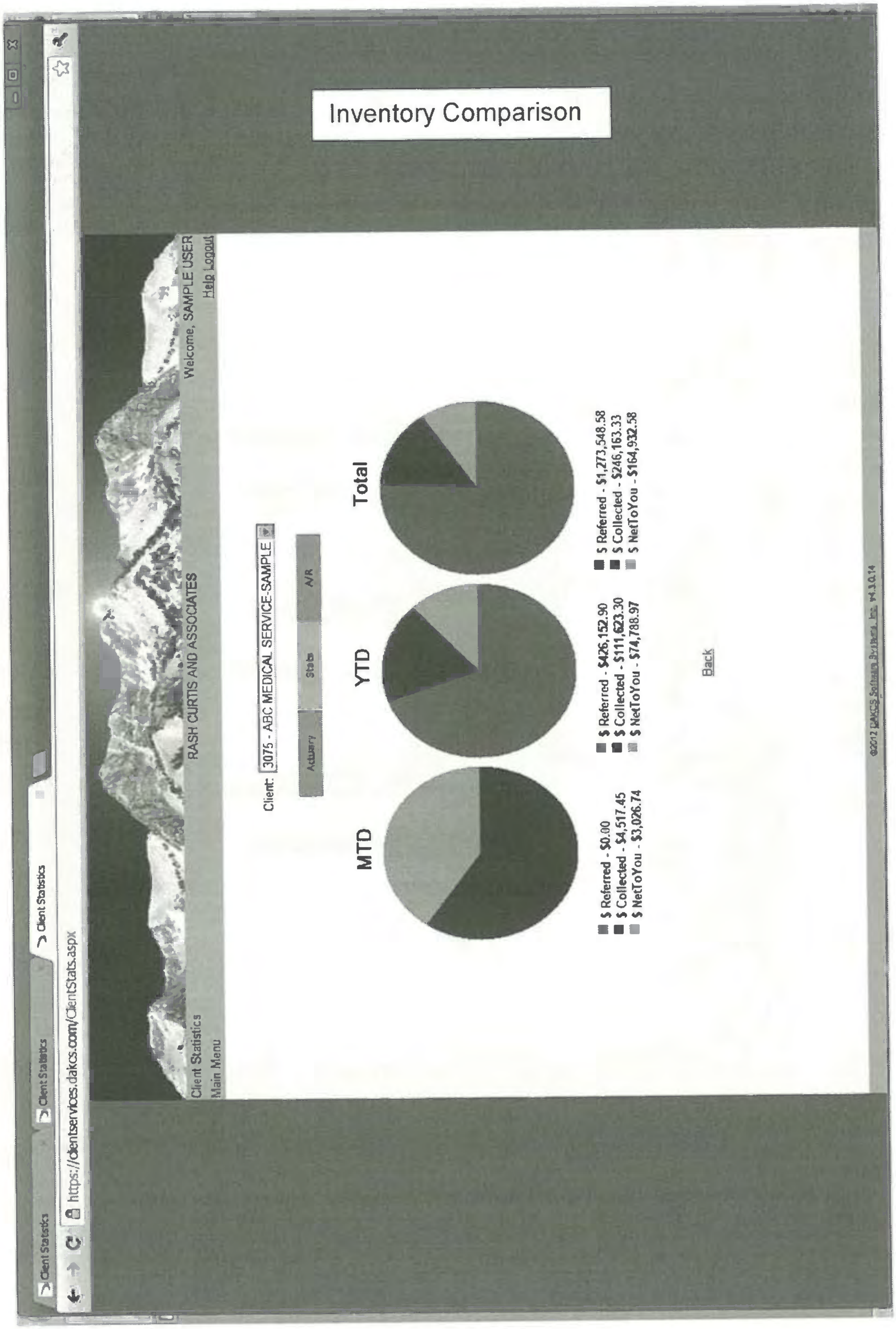
RASH·CURTIS & ASSOCIATES



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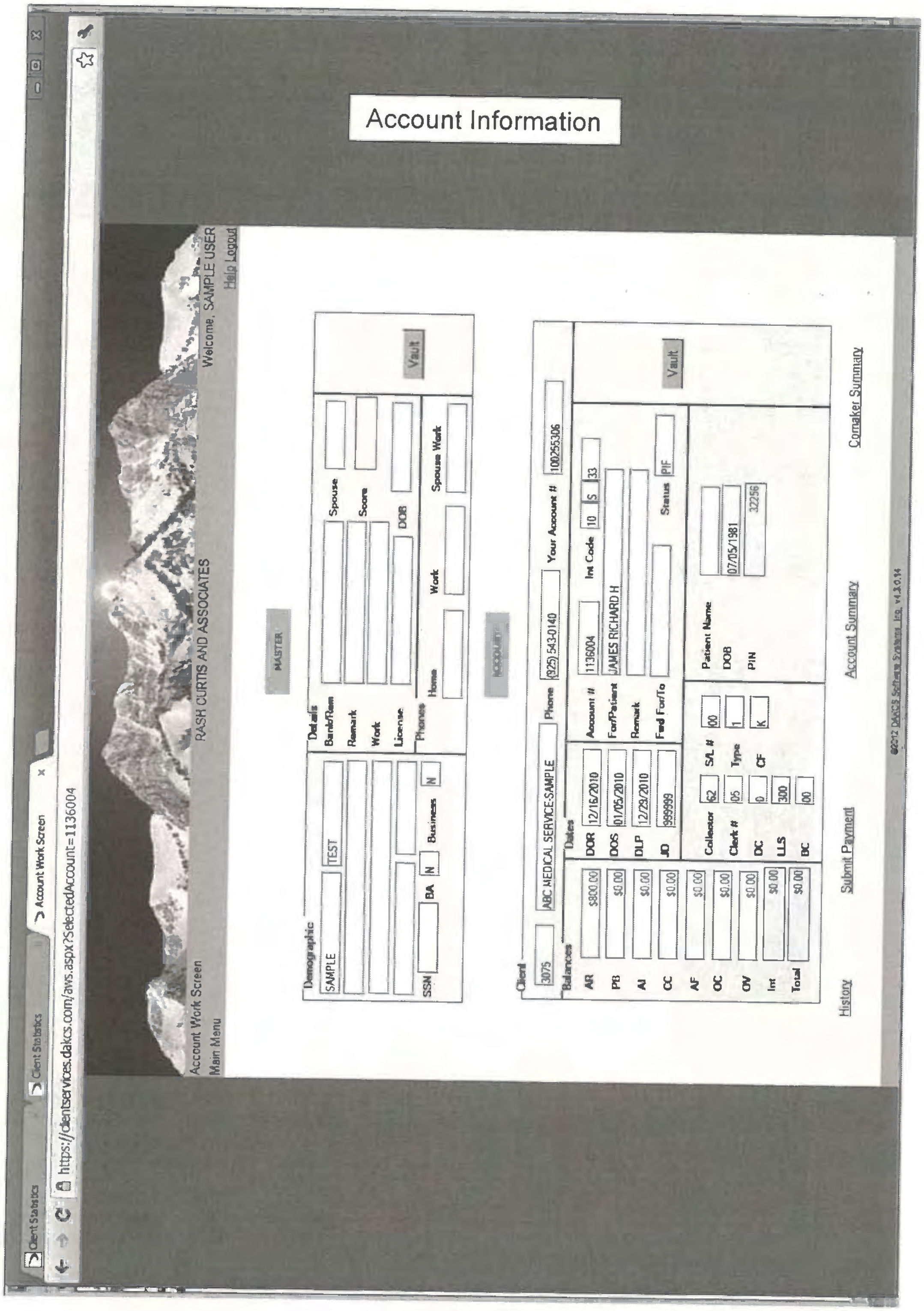

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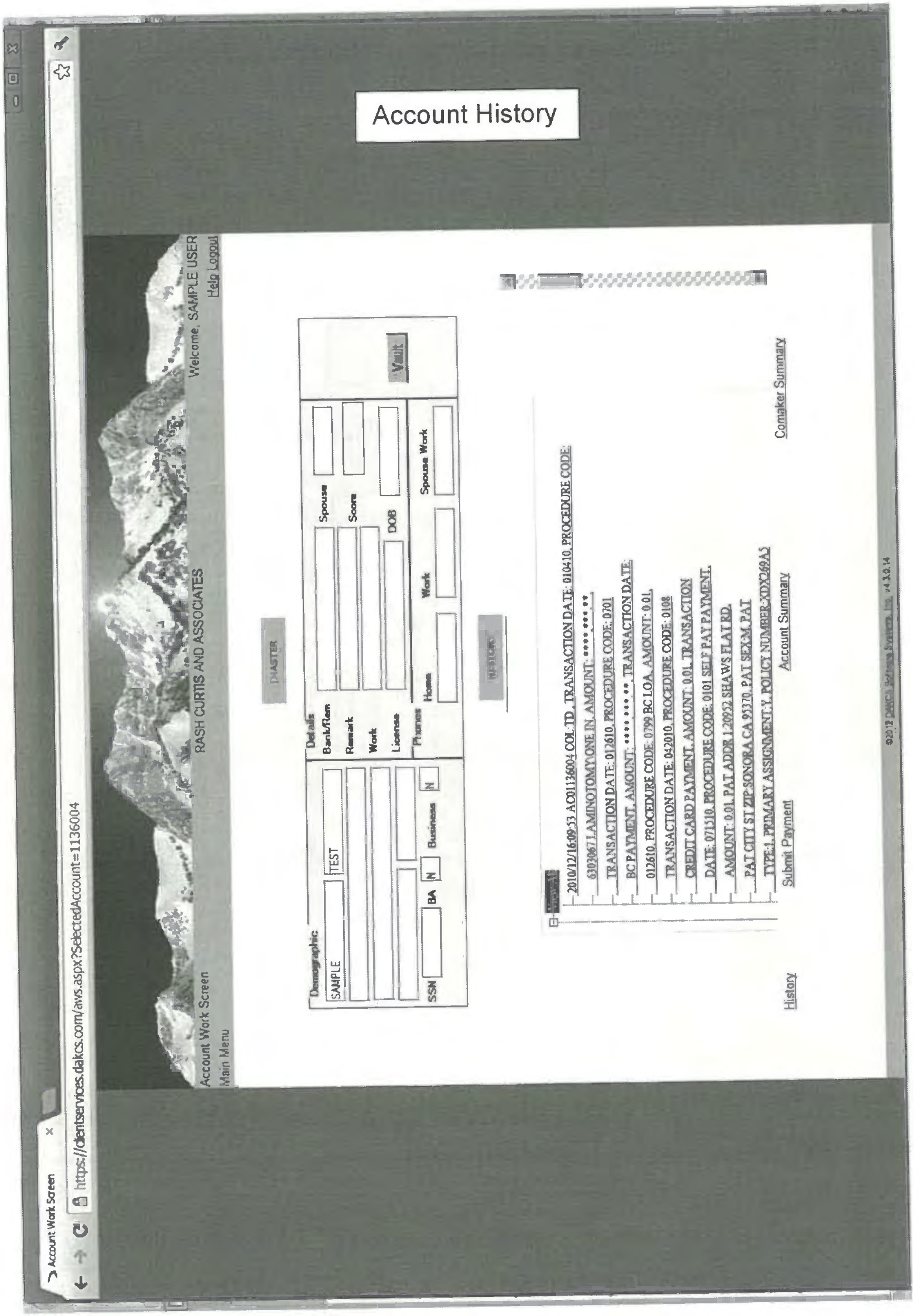
Account History



RASH·CURTIS & ASSOCIATES

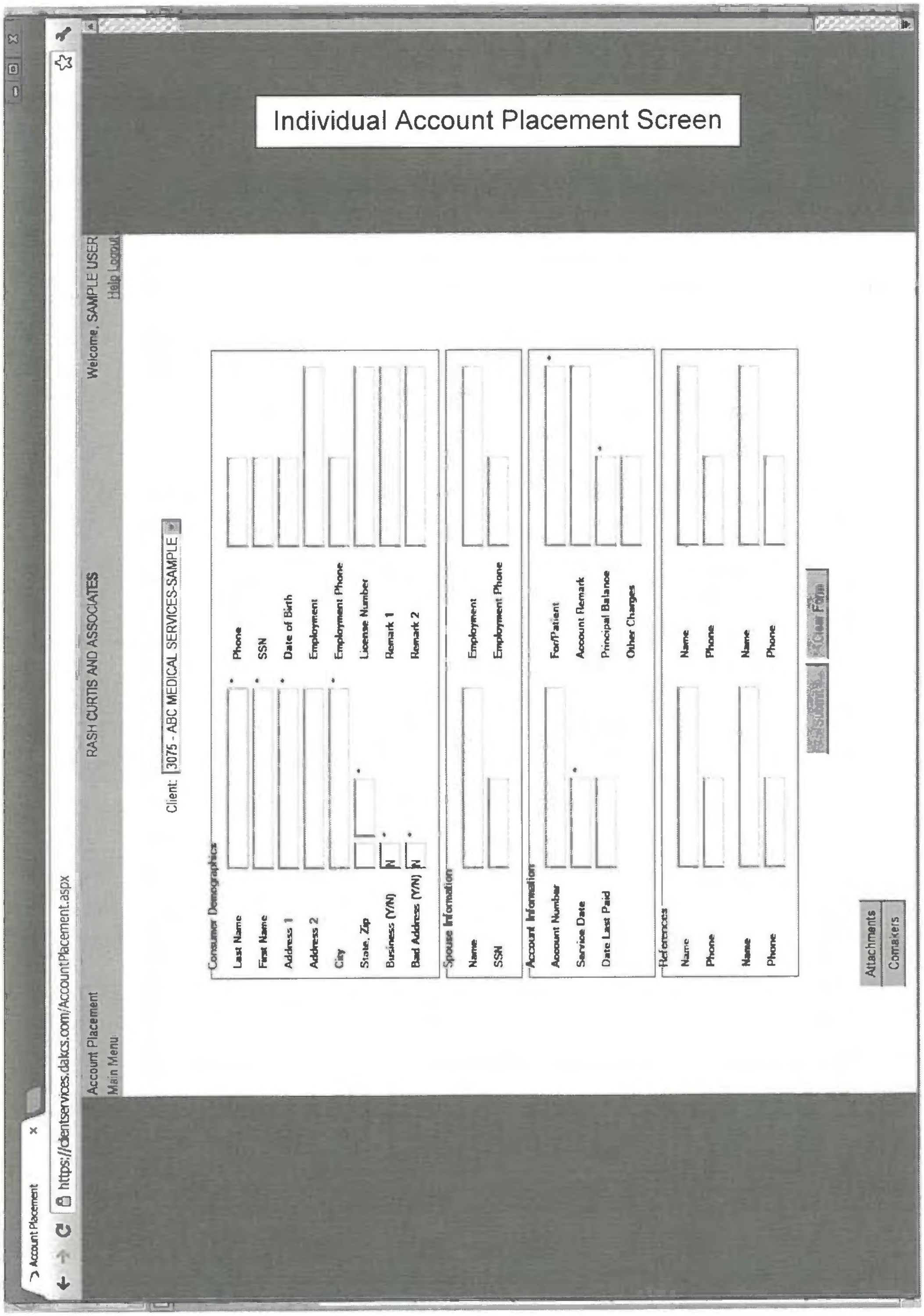


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EXHIBIT 13

From: Nick Keith <Keith>
Sent: 11/21/2016 12:55:04 PM
To: Missy Leano <missy.leano@rashcurtis.com>
Cc:
Subject: RE: McMillion v Rash Curtis - Prior Express Consent Documents

Attachments: image001.png, image002.png

Ph: (916) 297-9686

Nick Keith,

Nick Keith
Information Technology and Client Service Manager

RASH CURTIS & ASSOCIATES
Revenue Recovery Specialist
190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
http://www.rashcurtis.com
Office 707-454-2000 Ext 2086
Direct 707-454-2046
Fax 707-454-2001

From: Missy Leano
Sent: Monday, November 21, 2016 11:00 AM
To: Nick Keith <nick@rashcurtis.com>
Subject: RE: McMillion v Rash Curtis - Prior Express Consent Documents

OK, can you gimme his direct line? :D

Thank you

Missy Leano

Missy Leano
Client Service Rep

RASH CURTIS & ASSOCIATES

Keith
EXHIBIT NO. 17
10/16/17
J. BOSETTI, CSR 11316

Revenue Recovery Specialists
190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
samantha.leano@rashcurtis.com
PH 707-454-2000
Fax 707-454-2001
Direct 707-454-2054
http://www.rashcurtis.com

Please consider the environment before printing this email.

"THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION GIVEN WILL BE USED FOR THAT PURPOSE"

From: Nick Keith
Sent: Monday, November 21, 2016 10:43 AM
To: Missy Leano <missy.leano@rashcurtis.com>
Subject: RE: McMillion v Rash Curtis - Prior Express Consent Documents

Call him, let him know your only calling because your e-mail is down.

Nick Keith,

Nick Keith
Information Technology and Client Service Manager

RASH CURTIS & ASSOCIATES
Revenue Recovery Specialist
190 S. Orchard Avenue, Suite A-200
Vacaville, CA 95688
http://www.rashcurtis.com
Office 707-454-2000 Ext 2086
Direct 707-454-2046
Fax 707-454-2001

Please consider the environment before printing this email.

From: Missy Leano
Sent: Monday, November 21, 2016 9:35 AM
To: Nick Keith <nick@rashcurtis.com>
Subject: RE: McMillion v Rash Curtis - Prior Express Consent Documents

Yeah I can, but if im remembering correctly one of these accounts was sutter and I emailed james for the needed info, but as you know my sutter email still down- what should I do for that one?

Thank you

Missy Leano

EXHIBIT 14

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

--oOo--

SANDRA MCMILLION, JESSICA ADEKOYA, and IGANCIO PEREZ, on Behalf of Themselves and all others Similarly Situated,	)
Plaintiffs,	)
vs.	) NO.
RASH CURTIS & ASSOCIATES,	)
Defendant.	)

COPY

THURSDAY, JULY 13, 2017

--oOo--

Deposition of

IGNACIO B. PEREZ

Reported By: SUZY S. BAKER, CSR No. 9361

BAKER
DEPOSITION REPORTING

P.O. Box 188229
Sacramento, CA 95818
Office (916) 446-0656
Fax (916) 446-8131
E-mail Bakerjsb@yahoo.com

Q What -- to get to your house would you, would you take 80 or could you take 80?
A No, I would take -- there is a lot of -- like, Howe Avenue on my way to El Camino, El
10:08:59 AM Camino all the way up to Del Paso and you turn right on Del Paso; and then you go up Del Paso and look for my street, Las Palmas on the left-hand side.
Q Okay. I have got where you are at. Okay. Thank you.
And how long have you lived there at 1030 Las Palmas.
A 2008.
09:27 AM Q Okay. And Mr. Perez, what is your Social Security number?
A 546-04-7876.
Q And what is your date of birth?
A My what?
Q Your date of birth.
A July 31, 1955.
Q And where do you currently work?
A In Home Support Services.
Q And what is Home Support Services?
10:09:59 AM A Taking care of adults as a caregiver.
Q Okay. And what is the name of the

10:10:27 AM
10:10:58 AM
10:11:31 AM

facility that you work at?
A My home.
Q Okay. And how long have you worked as a caregiver in Home Support Services?
A Since 1993.
Q And when -- does your business have a name, is it called Home Support Services?
A In the County of Sacramento. In Home Support Services, it's part of the county. So they're Adult Human -- what is that called? Adult Human Relation Services I think. It has something to do with the county.
Q And do you get paid by the county?
A Yeah.
Q And how many individuals are you taking care of currently?
A At this time, two.
Q And what is the -- what's the largest number of people you have taken care of in your current --
A Three.
Q -- duties?
A Three.
Q Okay. So let me just go through another admonition and that is, again, I kind of talk

through it was continuously.

Q All right. Did you ever have any, any live conversations with anyone from Rash Curtis?

10:29:28 AM A When I picked up the phone it would be a robo call and then a space for about a few seconds and then a live person comes on. And I will ask them who are you, they would refuse to identify their names so I hang up. And that's happened more than one time. In fact, it happens at dinner hour, early in the morning when I am still sleeping, and most of the day.

And here is the thing, my phone is used 10:29:58 AM for emergency phone calls only; to the doctors, to the department of hospitals and emergency room. I take care of adults. So when they call me and interfere with my phone and some situation was happening at home or anywhere, or on the road, I have to stop and deal with that call and then I have to call, get on the phone and call 911. I don't like that. I don't like to be bothered by phone calls like that.

Q Okay. Are you, are you saying that a phone call ever came in from a number that you 10:30:29 AM identify with Rash Curtis when you were in an emergency situation?

A It was an emergency situation. They were calling me. It would be a life and death situation.
Q Okay. Listen to my question.
A I am.
Q Focus on my question. You clearly want to give me some information, I appreciate that.
A Yeah.
Q My question is very specific.
A Okay.
Q Do you recall ever receiving a phone call on your cell phone from a number that you have identified as a Rash Curtis telephone number
30:58 AM when you were in the process of making an emergency phone call. Yes or no?
A I don't know.
Q How many phone calls -- withdraw that.
As I understand your testimony you
10:31:27 AM switched from Metro PCS to your current phone carrier about, about two years ago?
A No. Last year.
Q Okay. So that's why I am clarifying. So you need to let me finish before you talk.
When did you switch from Metro PCS to your current carrier?

Q Okay. And so the name that you recalled was Roberto?

A Something.

Q And what was the last name?

A It could have been Rodriguez, it could have been -- I am just naming a name because there is a lot of Roberto Rodriguez.

Q Okay. And how about Darlene Lopez, did anyone ever --

A No.

Q No one ever asked for Darlene Lopez?

A No.

Q Do you know a Darlene Lopez?

A No.

10:42:30 AM

Q Do you know a Dan Renozo?

A No.

Q Did you ever let anyone else use your cell phone?

A No.

Q You don't let any of the people that live at the residence at your house use your cell phone?

A No.

Q Okay.

A May I please say something? They don't

is it -- would you say that 80 percent of the use, to pick up an approximation, is for business?

MR. KRIVOSHEY: Objection; calls for speculation.

MR. ELLIS: You can answer.

THE WITNESS: I would say 50/50.

BY MR. ELLIS:

Q 50/50?

A Uh-huh.

Q Is that a "yes"?

A Yes.

11:06:28 AM

Q Okay. Now, let me just ask you. Did you ever have a patient by the name of Dan Renozo?

A No.

Q Someone that lived in the house?

A No.

Q And how about -- what was his mother's name?

MR. CASTRO: Darlene Lopez.

BY MR. ELLIS:

Q What about Darlene Lopez?

A No.

Q Has it ever been that you've had to, to take one of your patients to, to Sutter?

11:06:56 AM

A Yes.
Q Is Sutter the approved facility through the county?
A No.
Q How do you decide where you are going to take them to if there's an emergency?
A Sutter General, the best facility in Sacramento.
Q And then who pays? Is it their insurance that will pay?
A Yes.
Q Okay. And when -- are you responsible for
11:07:30 AM checking the patients in under your contract with the county?
A It's my responsibility to ensure that they are okay going to see their doctors, getting their prescription, and emergency room visit, if necessary.
Q Okay. And do you know whether or not Dan Renozo had a friend or relative in one of your
11:08:00 AM care facilities?
A Don't know.
Q Okay. And how about Darlene Renozo, have you ever heard of her?
A Darlene Renozo, no.

Q Okay. And when, when you checked these patients in through your contract with, with the
11:08:25 AM county, do you give them, do you give Sutter General your phone number to be contacted at?
A Yes. Sutter General and their doctors and the pharmacy.
Q And so, so you voluntarily provide that to them as a contact?
A Yes.
Q As a contact number. Right?
A Yes.
Q All right. Do you recall when you have done that, when you have given your contact's
09:00 AM number to Sutter General. --
A Uh-huh.
Q -- whether you have ever put any restrictions on it when you give it to them?
A No.
Q Okay. Just want to make sure my questions and answers are clear.
A Yes.
Q When you give Sutter General your telephone number on behalf of your patients, you don't recall or you don't put any restrictions on when they can call you back. Is that

correct?
A Yes.
11:09:51 AM Q Okay.
THE WITNESS: May I take another break?
MR. KRIVOSHEY: Are we almost done?
MR. ELLIS: We are almost done.
11:09:58 AM THE WITNESS: This question is really important. Can we go in this conference room?
MR. ELLIS: You can.
MR. KRIVOSHEY: Okay.
11:11:58 AM (Whereupon a break was taken.)
11:12:01 AM MR. ELLIS: Back on the record.
Q So you said yourself something was important, was there anything you wanted to add to any of your answers?
A No.
Q You are pretty definite about that.
Okay. I just want to be clear one more time. So no one in your facility, to the best of your knowledge as you sit here today, in 2014 was named Dan Renozo?
A No.
11:12:31 AM Q You don't know that or that's true?
A True, don't know.
Q And Darlene Lopez, to the best of your

knowledge, no one was in your facility with that name in 2014?
A No.
Q Were either one of those people ever in your facility?
A No.
Q Okay. Do you know either one of those individuals?
A The only one I know is my uncle and he passed away in 2014.
11:12:58 AM
Q What was your uncle's name?
A Carmello Breone Aristud, A-R-I-S-T-U-D. He died May 4, 2014.
Q Now, what is it about these names that you somehow think could be linked with your uncle?
A Don't know.
11:13:27 AM
Q Did your uncle die at Sutter?
A Yes.
Q Okay. Do you think that you gave your telephone number to Sutter in terms of helping your uncle out?
A Yes, sir. Admitting office at Sutter and the doctors, that's the only people I gave the number to.
Q Okay. And who was, who was the doctor or

doctors, do you remember their names?

A His primary doctor is doctor -- wow, I

11:14:00 AM don't even remember that doctor's name. He's in the Sutter Group, Sutter Group at 1201 Alhambra, and I don't remember that doctor's name anymore.

Q Any doctors that treated your uncle that you do remember their names?

A Hayah Hussein, but he was a pulmonary doctor. And, of course, the emergency room doctors, anybody that is on staff; nurses and technicians and, you know, what goes on at that

11:14:29 AM hospital. They have got numerous, numerous doctors and departments and all of that. So -- but my number, the 271-5193 is listed on the, on their directory in the main hospital and the clinics. So they can get ahold of me anywhere.

Q How about you, have you been personally treated at Sutter?

A I had a downfall at Sutter, I blacked out

11:14:57 AM when I was visiting my uncle. They took me down to the emergency room, yes.

Q That would have been 2014?

A No. I would say that was 2013 or '12. I can't remember, but it happened at Sutter Memorial Hospital which is no longer there no

more, they have been cleaned out.

Q Okay. Right. And you would have given them your cell phone number at that point in time too?

A At that point, yes.

11:15:27 AM Q Which is the same number you have today?

A I believe the same number. Yes.

MR. ELLIS: Okay. That's all I have got. Thank you very much, I appreciate your time.

THE WITNESS: Thank you.

MR. KRIVOSHEY: Before we go off the record I am going to say that I think there were parts of information that disclosed confidential information. So we are going -- once we see the record we're going to designate some of them, but for the time being I would like to designate the whole transcript as confidential and we also 11:15:57 AM reserve our right to make any corrections that we may find pursuant to Rule 30.

(Record marked as confidential as requested.)

MR. ELLIS: So, you know, I'll tell you what I told your partner two days ago, which is that, you know, I am not going to agree to designate the entire transcript as confidential. I mean you can get the transcript and then you

AUDIO FILE

COURTESY COPY TO BE DELIVERED TO CHAMBERS ON USB DRIVE

EXHIBIT 15

EXHIBIT 16

Patient Information

Patient Name:	CALDWELL, GERALDINE
Gender:	FEMALE
Date of Birth:	05/14/1957
SSN:	142-58-9276
Address:	335 S 27TH ST RICHMOND, CA 94804
Account Number:	20021394
Phone:	(510)302-8008
Work Phone:	
Race:	B
Marital Status:	S
Employer:	
Religion:	BAP
Emergency Contact:	POWELL, JESSICA

Encounters

Encounter	VisitDate	PhysicianName	AdmitPhysician	ClinicName	DischargeDate	PatType	ServPayCd	FinClass	PriPlan	SecPlan	AdmitSource	Total	BalDisp	GrpNo	DRG	AdmitType	MedServ
1300153615	2013/11/27 21:50:00			SAN PABLO DMC	2013/11/28 22:56:00	ER	EMD99999SSP		999995		1	2156.34	01				
1300155348	2013/12/06 09:33:00			SAN PABLO DMC	2013/12/06 12:53:00	ER	EMD20010002		200100	200100	1	2907.98	01				
1300169513	2014/02/08 17:17:00			SAN PABLO DMC	2014/02/08 18:20:00	ER	EMD30011005		300110		1	1073.38	01				
1300171871	2014/02/19 17:19:00			SAN PABLO DMC	2014/02/19 18:43:00	ER	EMD30011005		300110		1	2380.76	01				
1300175663	2014/03/08 12:20:00			SAN PABLO DMC	2014/03/08 13:05:00	ER	EMD30011005		300110		8	2085.34	01				
1300175698	2014/03/10 09:04:00			SAN PABLO DMC	2014/03/10 23:59:00	OP	OPD30011005		300110		1	734.00	01				
1300181058	2014/04/01 14:30:00			SAN PABLO DMC	2014/04/01 15:55:00	ER	EMD30011005		300110		1	2068.27	01				
1300181411	2014/04/08 08:46:00			SAN PABLO DMC		OP	OPD30011005		300110		1	0.00					
1300181842	2014/04/04 12:45:00			SAN PABLO DMC	2014/04/30 23:59:00	REC	REH30011005		300110		1	2209.92	01				
1300184676	2014/04/22 07:26:00			SAN PABLO DMC	2014/04/22 23:59:00	OP	OPD30011005		300110		1	3638.00	01				
1300187469	2014/05/01 00:00:00			SAN PABLO DMC		REC	REH30011005		300110		1	0.00					
1300188896	2014/05/05 16:30:00			SAN PABLO DMC	2014/05/05 18:15:00	ER	EMD30011005		300110		1	3470.91	01				
1300189052	2014/05/08 11:15:00			SAN PABLO DMC		OP	OPD30011005		300110		1	0.00					
1300189809	2014/05/12 12:03:00			SAN PABLO DMC	2014/05/12 23:59:00	OP	OPD30011005		300110		1	1734.00	01				
1300196916	2014/06/10 16:12:00			SAN PABLO DMC	2014/06/10 17:40:00	ER	EMD30011005		300110		1	2392.80	01				
1300218014	2014/09/29 09:00:00			SAN PABLO DMC		OP	OPD30011005		300110	520200	1	0.00					
1300230614	2014/12/10 15:04:00			SAN PABLO DMC	2014/12/10 17:20:00	ER	EMD30011005		300110		1	2133.45	01				
1300231301	2014/12/15 16:42:00			SAN PABLO DMC	2014/12/15 18:10:00	ER	EMD30011005		300110		1	4746.34	01				
1300246423	2015/03/12 19:35:00			SAN PABLO DMC	2015/03/12 21:46:00	ER	EMD30011005		300110		1	2992.90	01				

Problems

Encounter	VisitDate	ProblemListID	Desc	ImpressionDXID	Y	Comment	SortOrder
1300153615	2013/11/27 21:50:00	4011598	LUMBAGO	724.2	Y	A	1
1300153615	2013/11/27 21:50:00	4011599	DISPLACEMENT OF LUMBAR INTERVERTEBRAL DISC WITHOUT MYELOPATHY	722.10	Y	P	2
1300153615	2013/11/27 21:50:00	4011600	ASTHMA, UNSPECIFIED, UNSPECIFIED	493.90	Y	S	3
1300153615	2013/11/27 21:50:00	4011601	UNSPECIFIED VIRAL HEPATITIS C WITHOUT HEPATIC COMA	070.70	Y	S	4
1300155348	2013/12/06 09:33:00	4023454	COUGH	786.2	Y	A	1
1300155348	2013/12/06 09:33:00	4023455	ACUTE BRONCHITIS	466.0	Y	P	2
1300155348	2013/12/06 09:33:00	4023456	BACKACHE, UNSPECIFIED	724.5	Y	S	3
1300169513	2014/02/08 17:17:00	4124197	LUMBAGO	724.2	Y	A	1
1300169513	2014/02/08 17:17:00	4124198	LUMBAGO	724.2	Y	P	2
1300169513	2014/02/08 17:17:00	4124199	UNSPECIFIED ESSENTIAL HYPERTENSION	401.9	Y	S	3
1300169513	2014/02/08 17:17:00	4124200	ASTHMA, UNSPECIFIED, UNSPECIFIED	493.90	Y	S	4
1300171871	2014/02/19 17:19:00	4143372	OTHER AND UNSPECIFIED INJURY TO KNEE, LEG,	959.7	Y	A	1

			ANKLE, AND FOOT				
1300171871	2014/02/19 17:19:00	4143373	OTHER AND UNSPECIFIED INJURY TO KNEE, LEG, ANKLE, AND FOOT	959.7	Y	P	2
1300171871	2014/02/19 17:19:00	4143374	ACCIDENTAL FALL FROM LADDER	E881.0	Y	S	3
1300171871	2014/02/19 17:19:00	4143375	PLACE OF OCCURRENCE, UNSPECIFIED PLACE	E849.9	Y	S	4
1300175663	2014/03/08 12:20:00	4175594	PAIN IN LIMB	729.5	Y	A	1
1300175663	2014/03/08 12:20:00	4175595	SPRAIN AND STRAIN OF UNSPECIFIED SITE OF KNEE AND LEG	844.9	Y	P	2
1300175663	2014/03/08 12:20:00	4175596	LUMBAGO	724.2	Y	S	3
1300175663	2014/03/08 12:20:00	4175597	UNSPECIFIED FALL	E888.9	Y	S	4
1300175663	2014/03/08 12:20:00	4175598	PLACE OF OCCURRENCE, UNSPECIFIED PLACE	E849.9	Y	S	5
1300175898	2014/03/10 09:04:00	4195645	DISPLACEMENT OF LUMBAR INTERVERTEBRAL DISC WITHOUT MYELOPATHY	722.10	Y	A	1
1300175898	2014/03/10 09:04:00	4195646	LUMBOSACRAL SPONDYLOSIS WITHOUT MYELOPATHY	721.3	Y	P	2
1300181058	2014/04/01 14:30:00	4218941	LUMBAGO	724.2	Y	A	1
1300181058	2014/04/01 14:30:00	4218942	LUMBAGO	724.2	Y	P	2
1300181058	2014/04/01 14:30:00	4218943	OTHER CHRONIC PAIN	338.29	Y	S	3
1300181058	2014/04/01 14:30:00	4218944	UNSPECIFIED ESSENTIAL HYPERTENSION	401.9	Y	S	4
1300181058	2014/04/01 14:30:00	4218945	ASTHMA, UNSPECIFIED, UNSPECIFIED	493.90	Y	S	5
1300181058	2014/04/01 14:30:00	4218946	UNSPECIFIED VIRAL HEPATITIS C WITHOUT HEPATIC COMA	070.70	Y	S	6
1300181642	2014/04/04 12:46:00	4262405	CARE INVOLVING OTHER PHYSICAL THERAPY	V57.1	Y	A	1
1300181642	2014/04/04 12:46:00	4262406	CARE INVOLVING OTHER PHYSICAL THERAPY	V57.1	Y	P	2
1300181642	2014/04/04 12:46:00	4262407	OTHER CHRONIC PAIN	338.29	Y	S	3
1300181642	2014/04/04 12:46:00	4262408	DISPLACEMENT OF LUMBAR INTERVERTEBRAL DISC WITHOUT MYELOPATHY	722.10	Y	S	4
1300184676	2014/04/22 07:26:00	4262376	DEGENERATION OF INTERVERTEBRAL DISC, SITE UNSPECIFIED	722.6	Y	A	1
1300184676	2014/04/22 07:26:00	4262377	DEGENERATION OF LUMBAR OR LUMBOSACRAL INTERVERTEBRAL DISC	722.52	Y	P	2
1300188896	2014/05/05 16:36:00	4271452	SHORTNESS OF BREATH	786.05	Y	A	1
1300188896	2014/05/05 16:36:00	4271453	ASTHMA, UNSPECIFIED, WITH (ACUTE) EXACERBATION	493.92	Y	P	2
1300188896	2014/05/05 16:36:00	4271454	UNSPECIFIED ESSENTIAL HYPERTENSION	401.9	Y	S	3
1300188896	2014/05/05 16:36:00	4271455	TOBACCO USE DISORDER	305.1	Y	S	4
1300189809	2014/05/12 12:03:00	4282204	CHRONIC HEPATITIS C WITHOUT MENTION OF HEPATIC COMA	070.54	Y	A	1
1300189809	2014/05/12 12:03:00	4282205	CHRONIC HEPATITIS C WITHOUT MENTION OF HEPATIC COMA	070.54	Y	P	2
1300196916	2014/06/10 16:12:00	4322633	PAIN IN LIMB	729.5	Y	A	1
1300196916	2014/06/10 16:12:00	4322634	OTHER TENOSYNOVITIS OF HAND AND WRIST	727.05	Y	P	2
1300196916	2014/06/10 16:12:00	4322635	UNSPECIFIED ESSENTIAL HYPERTENSION	401.9	Y	S	3
1300196916	2014/06/10 16:12:00	4322636	TOBACCO USE DISORDER	305.1	Y	S	4
1300196916	2014/06/10 16:12:00	4322637	BIPOLAR I DISORDER, MOST RECENT EPISODE (OR CURRENT) DEPRESSED, UNSPECIFIED	296.50	Y	S	5
1300196916	2014/06/10 16:12:00	4322638	UNSPECIFIED SCHIZOPHRENIA, UNSPECIFIED	295.90	Y	S	6
1300230614	2014/12/10 15:04:00	4511656	CERVICALGIA	723.1	Y	A	1
1300230614	2014/12/10 15:04:00	4511657	OSTEOARTHROSIS, UNSPECIFIED WHETHER GENERALIZED OR LOCALIZED, UNSPECIFIED SITE	715.90	Y	P	2
1300230614	2014/12/10 15:04:00	4511658	ASTHMA, UNSPECIFIED, UNSPECIFIED	493.90	Y	S	3
1300230614	2014/12/10 15:04:00	4511659	DISPLACEMENT OF LUMBAR INTERVERTEBRAL DISC WITHOUT MYELOPATHY	722.10	Y	S	4
1300230614	2014/12/10 15:04:00	4511660	UNSPECIFIED ESSENTIAL HYPERTENSION	401.9	Y	S	5
1300231301	2014/12/15 16:42:00	4515875	SHORTNESS OF BREATH	786.05	Y	A	1
1300231301	2014/12/15 16:42:00	4515876	ASTHMA, UNSPECIFIED, UNSPECIFIED	493.90	Y	P	2
1300231301	2014/12/15 16:42:00	4515877	TOBACCO USE DISORDER	305.1	Y	S	3
1300246423	2015/03/12 19:35:00	4598430	SHORTNESS OF BREATH	786.05	Y	A	1
1300246423	2015/03/12 19:35:00	4598431	BRONCHITIS, NOT SPECIFIED AS ACUTE OR CHRONIC	490	Y	P	2

Procedures

Encounter	ProcedureDate	ProcedureCode	PhysicianCode	PhysicianName	ProcedureName	ICDVersion	SortOrder
1300153615	2013/11/27	81003					1

Physicians

Encounter	PhysicianType	PhysicianCode	PhysicianName
1300153615	Admitting	3515	HODGSON, LAUREL A

1300153615	Attending	3515	HODGSON, LAUREL A
1300153615	Referring	11096	UNKNOWN, UNKNOWN
1300155348	Admitting	4689	CADY, STEPHEN D
1300155348	Attending	4689	CADY, STEPHEN D
1300155348	Referring	7777	NO, PERSONAL D
1300169513	Admitting	345	CARSON, DESMOND E
1300169513	Attending	345	CARSON, DESMOND E
1300169513	Referring	3004	RICHMOND, HEALTH CENTER
1300171871	Admitting	345	CARSON, DESMOND E
1300171871	Attending	345	CARSON, DESMOND E
1300171871	Referring	9998	BROOKSIDE, CLINIC
1300175663	Admitting	4523	JOHNSON, MALCOLM C
1300175663	Attending	4523	JOHNSON, MALCOLM C
1300175663	Referring	7777	NO, PERSONAL D
1300175898	Admitting	NS1705	BISSONNETTE, CHRIS
1300175898	Attending	NS1705	BISSONNETTE, CHRIS
1300175898	Referring	NS1705	BISSONNETTE, CHRIS
1300181058	Admitting	4689	CADY, STEPHEN D
1300181058	Attending	4689	CADY, STEPHEN D
1300181058	Referring	9998	BROOKSIDE, CLINIC
1300181411	Admitting	NS1705	BISSONNETTE, CHRIS
1300181411	Attending	NS1705	BISSONNETTE, CHRIS
1300181411	Referring	NS1705	BISSONNETTE, CHRIS
1300181642	Admitting	NS1131	GLINES, MELINDA E
1300181642	Attending	NS1131	GLINES, MELINDA E
1300181642	Referring	NS1131	GLINES, MELINDA E
1300184676	Admitting	NS1705	BISSONNETTE, CHRIS
1300184676	Attending	NS1705	BISSONNETTE, CHRIS
1300184676	Referring	NS1705	BISSONNETTE, CHRIS
1300187489	Admitting	NS1131	GLINES, MELINDA E
1300187489	Attending	NS1131	GLINES, MELINDA E
1300187489	Referring	NS1131	GLINES, MELINDA E
1300188896	Admitting	35	AHWAH, IAN
1300188896	Attending	35	AHWAH, IAN
1300188896	Referring	NS1705	BISSONNETTE, CHRIS
1300189052	Admitting	NS1705	BISSONNETTE, CHRIS
1300189052	Attending	NS1705	BISSONNETTE, CHRIS
1300189052	Referring	NS1705	BISSONNETTE, CHRIS
1300189809	Admitting	NS1705	BISSONNETTE, CHRIS
1300189809	Attending	NS1705	BISSONNETTE, CHRIS
1300189809	Referring	NS1705	BISSONNETTE, CHRIS
1300196916	Admitting	2003	TURNER, RICHARD K
1300196916	Attending	2003	TURNER, RICHARD K
1300196916	Referring	11096	UNKNOWN, UNKNOWN
1300218014	Admitting	NS1705	BISSONNETTE, CHRIS
1300218014	Attending	NS1705	BISSONNETTE, CHRIS
1300218014	Referring	NS1705	BISSONNETTE, CHRIS
1300230614	Admitting	4689	CADY, STEPHEN D
1300230614	Attending	4689	CADY, STEPHEN D
1300230614	Referring	9998	BROOKSIDE, CLINIC
1300231301	Admitting	3515	HODGSON, LAUREL A
1300231301	Attending	3515	HODGSON, LAUREL A
1300231301	Referring	7777	NO, PERSONAL D
1300246423	Admitting	35	AHWAH, IAN
1300246423	Attending	35	AHWAH, IAN
1300246423	Referring	9998	BROOKSIDE, CLINIC

EXHIBIT 17

RASH CURTIS AND ASSOCIATES
DEBTOR ACCOUNT HISTORY MAY 6, 2016

MASTER RECORD:

NAME: CALDWELL, GERALDINE D SPOUSE: SINGLE
1ADD: 335 S 27TH ST BAD ADD: S
2ADD: BUSINESS: N
CITY: RICHMOND ST ZIP: CA 948042955
PHONE: S.S.N.: 142589276
LIC NO: EMPLOY: SSI
REM: NONE
REM: MI 877 R400 D0 C0

ACTIONS

010914IL30001993006 011314BLDS101993006

HISTORY

GC010814:13:43	5106925496-PHONE ANSWERD NO LINKBACK
I*010914:01:13	REQUESTED ECA Advanced Trace, Assets, Bankruptcy, Score - Bankcard
3C010914:15:48	5106925496-PHONE ANSWERD NO LINKBACK
3C011014:12:34	5106925496-PHONE ANSWERD NO LINKBACK
3C011014:11:19	7328971611-PHONE ANSWERD NO LINKBACK
3C011114:11:14	5106925496-PHONE ANSWERD NO LINKBACK
3C011114:09:53	7328971611-PHONE ANSWERD NO LINKBACK
24011314:17:49	1611 THIRD PARTY MSG. SHE LIVES OUT OF STATE...5496 NA... **ACCURINT= 3807 TEXAS CT CHARLOTTE NC 28208-3030 MK
37011314:18:26	5496 MM QA GAVE AUHTO TO TALK TO DAUGHTER NEEDS TO RESEARCH THIS FURTHER RB
3C011314:16:34	5106925496-PHONE ANSWERD NO LINKBACK
3C011314:17:50	7328971611-PHONE ANSWERD NO LINKBACK
06011414:16:00	8006 TT MS QA MM MS SD HAS TO TALK PAY-EE AND CB KCW
3C011714:08:21	5106925496-PHNE # LEFT MSGE ON MACHINE
3C011714:08:25	7328971611-PHNE # LEFT MSGE ON MACHINE
06012014:15:16	5496 NML 1611 NML KCW
24012414:08:23	5496 NA MR SAID NO ONE BY THAT NAME LIVES THERE, ... MK
3C012414:09:25	5106925496-HUP ON ANSWERING MCHNE
3C012414:09:42	7328971611-PHONE ANSWERD NO LINKBACK
3C012414:09:25	5106925496-HUP ON ANSWERING MCHNE
3C012414:09:42	7328971611-PHONE ANSWERD NO LINKBACK
06013114:11:27	5496 NML KCW

EXHIBIT 18

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-------------------------------------- HISTORY -----------------------------
GC020116:18:40  7709968721-CALL SKIPPED - NOT MADE
10020216:09:50  REQUESTED: ONLINE Experian Credit File
10020216:09:51  OB 1354 NA.........OB 8721 DISCO .........OB 5254 NA.......OB
                0589 HUP ...........OB 3525 NA ..........OB 7600 NA.......DFLO
10020216:09:51  ---------------------------- PROFILE SUMMARY
                ------------------------------ CNT 06\00\24\82 PUBLIC
                RECORDS-------1 PAST DUE AMT----$7,227 INQUIRIES--29 SATIS
                ACCTS---3 INST\OTH BAL---$26,674 SCH\EST PAY-------$373+ INQS\6
                MO---4 NOW DEL\DRG---7 R ESTATE BAL-------N\A R ESTATE
                PAY-------N\A TRADELINE--13 WAS DEL\DRG---3 TOT REV
                BAL-----$3,188 TOT REV AVAIL-------0% PAID ACCT---3 OLD
                TRADE--8-05
15020216:16:27  ***OPENED CIH FOR COLL***
15020216:16:30  IBC 0589 QA SHE ASKED FOR NO MORE CALLS AT ALL SHE SAID SHE
                HAS A ATTY SO I ASKED FOR HIS INFO SHE SAID DNC ME AGAIN UH AND
                REAMOVE ALL NUMBER CSC TO CIH ,LS
3C020216:14:18  3104607600-PHONE ANSWERD NO LINKBACK
3C020216:15:59  4154103525-PHONE ANSWERD NO LINKBACK
3C020216:16:00  4156320589-PHNE # LEFT MSGE ON MACHINE
3C020216:15:59  5019605452-PHNE # LEFT MSGE ON MACHINE
3C020216:15:59  4049841354-PHNE # LEFT MSGE ON MACHINE
TD021616:08:09  ACCOUNT #: 2603552 - LETTER 300 NOT SENT: Y Address Flag
                GenCode=I6 FOR MASTER 1286735
3C021616:09:25  4156320589-PHONE ANSWERD NO LINKBACK
3C021616:18:52  4156320589-CALL SKIPPED - NOT MADE
10021716:16:18  ***OPENED CIH FOR COLL***
10021716:16:25  GC QA DTR CUT DNC..4156320589.......CLIAMS WILL GO
                LGL........SKIP-TLO FOUND POE......OB 415-458-8675 NA.......TR
                FOT 2MAR.........DFLO
10021716:16:25  ---------------------------- PROFILE SUMMARY
                ------------------------------ CNT 06\00\24\82 PUBLIC
                RECORDS-------1 PAST DUE AMT----$7,227 INQUIRIES--29 SATIS
                ACCTS---3 INST\OTH BAL---$26,674 SCH\EST PAY-------$373+ INQS\6
                MO---4 NOW DEL\DRG---7 R ESTATE BAL-------N\A R ESTATE
                PAY-------N\A TRADELINE--13 WAS DEL\DRG---3 TOT REV
                BAL-----$3,188 TOT REV AVAIL-------0% PAID ACCT---3 OLD
                TRADE--8-05
3C021716:16:13  4156320589-PHONE ANSWERD NO LINKBACK
10021816:08:08  OB 8675 FOR VOE......NA.........DFLO
SK022216:08:28  1ST ALERT D CODE= Moved With Forward Address MV TYPE= I MV
                DATE 1407
SK031616:08:20  1ST ALERT ACS D CODE= Moved Left No Address
SK031616:08:20  1ST ALERT ACS D CODE= Moved Left No Address
83031616:14:07  WORKING CS MAIL;;RCVD NOTICE FROM ATTY ADVISING NO MORE
                CALLS--ACCTS WERE ALREADY MAL, CHANGED TO ATY AND UPDATED
                HEADER. LETTER INDICATES POSSIBLE SUIT, ATTACHED TO VAULT AND
                HANDED DOC TO DC TO REV *SL
```

EXHIBIT 19

From: Bob Keith
Sent: Tuesday, January 05, 2016 11:26 AM
To: Chris Paff <chris.paff@rashcurtis.com>; Dan Correa <danc@rashcurtis.com>; Brady Conrad <brady.conrad@rashcurtis.com>; Steve Kizer <steve.kizer@rashcurtis.com>; Diane Anderson <diane.anderson@rashcurtis.com>; Quianna Moore <quianna@rashcurtis.com>; Kenya Boddie <Kenya.Boddie@rashcurtis.com>
Cc: Terry Paff <terry.paff@rashcurtis.com>; Natasha Paff <natasha@rashcurtis.com>
Subject: 90 day call count
Importance: High

Good Morning,

Below is some things that stood out to me.

Collections

I was looking at the last 90 days call counts and one thing that stood out was that our in and out bound calls in October was **91,131** but in Nov it was **75,746** and in Dec it increased a bit to **77,274. The difference must be us not calling cell phones on global.** I know we were calling the cell phones from vic during this time but it doesn't look like we did that enough to make up for not calling them on global.

When did we do that spin that put the cell phones we got from our client in the correct place to use global? Is there a way to compare how many cells we can call after the spin than before it so we can see how much more time we need to use vic to make up for the stupid tcpa laws?

I was surprised to see that it was Nicole Johnson and Bianca Alvarez are battling it out for 1^{st} place for the last 90 days rather than some of our vets. There is a **984 difference between 1^{st} and 3^{rd} place in December**. That is a pretty big gap.

Amber went from the mid 3k in Nov and Oct down to **766 calls** in December. Was she out for a long period of time?

It seems Veronica is only averaging **1513 calls a month** and is one of the lowest for the last 90 days. Is this because of all her phone issues? Does she clock out when she can't work?

Carmella started back to work on Dec 1st. She did pick up her call count and ended with 980 total calls. In October she was at 147 and at 118 in September. I believe December is a true number since she made sure to log into her phone extension no matter where she sat when she was physically at the office. I would like to see her call count improve this month. I know she want be at the top with talk offs (they are included in the number) but I don't believe she should be in the bottom 5-10 every month. Please let me know if any one disagrees with this.

John Worthington did 431 calls in the very limited time her was making calls in December. That is a great number for the amount of time he was on the floor. It good to see.

Thomas is always in the **top 5!**

Nas is always in the **top 6!**

Keith
EXHIBIT NO. 37
10/24/17
J. BOSETTI, CSR 11316

Jessica is always in the **top 7!**

Scott is always in the **top 8!**

Tomekia is always in the **top 10!** I saw she was still on the floor yesterday. She should be moved to help train.

Mercedes has been here a long time but hasn't hit over 2788 in the last 90 days.

Brandon (a newer person) beat a lot of our vets in December with his call count. He went from 277 calls in Nov to 2509 in Dec. How was his $?

The bottom of the pack is pretty consistent. We should work with these people to bring up the call counts. For example Aqua is experienced collector but hasn't hit higher than 2316. She needs to pick it up.

Legal
Scott the number 1 in call count out of all the legal collectors for the last 90 days.
Stephanie is number 2.
Vicky and Chan tradeoff for the number 3 spot. They have the most active legal so this makes sense.
Legal accounts do take up a bit more time.

Early out
Broc has been number 1 since he came aboard. He is averaging **2023** calls per month.
Quianna has been number 2 two out of the last three months – She is averaging 1867 calls a month.
Monica is been in 3rd two out of the last three months which makes sense since she takes all the Spanish calls which takes longer. Ave 1587 calls per month.

Insurance
Michelle has stayed #1 for the last 90 days. She is average is 205 calls per month
Lisset is averaging 176 calls per month. This makes sense since she is our off site rep a couple times a week. Actually it is really close to Michelle considering she misses at least a day and ½ a week while she is at our client's offices.

I would think that insurance would be making more calls? **I would like everyone else's thoughts on this please.**

Client Service
Aqil has been in 1st place on calls for the last 90 days. He is averaging is 648 calls per month.
Melanie has been in 2nd two out of the last three months. She is averaging 554 calls per month.
The rest of the slots is a mix.

Thanks

Bob Keith

Bob Keith
Executive Vice President
Client Services, Legal and Marketing

RASH CURTIS & ASSOCIATES

Revenue Recovery $pecialist

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